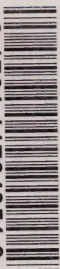



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# Industry Overview

# Survol de l'industrie

Trust and  
Loan Companies  
and  
Co-operative  
Credit  
Associations

Compagnies  
de fiducie  
et de prêt  
et associations  
coopératives  
de crédit

## 1989



Office of the Superintendent  
of Financial Institutions Canada

Bureau du surintendant  
des institutions financières Canada

Canada

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The financial data from which the information published in this Volume is prepared, is now available to the public via computer media access.

Data on the results of at least the three most recent years of operation can be obtained either through the purchase of computer tapes or by directly accessing the data through the facilities of the I.P. Sharp APL time sharing system. The data bank is updated annually about the middle of July to include the results of operations for the year ending the previous December 31st.

Inquiries should be directed either to -

Reuters Canada Standard Life Centre 121 King Street West, Suite 2000 Toronto, Ontario M5H 3T9 (416) 941-8000	I.P. Sharp Associates Limited	265 Carling Avenue, Suite 600 Ottawa, Ontario K1S 2E1 (613) 236-9942
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(514) 282-0744  
OR  
Office of the Superintendent  
of Financial Institutions Canada  
255 Albert Street  
Ottawa, Ontario K1A 0H2  
(613) 990-7788

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AVIS  
BANQUE DE DONNÉES PUBLIQUE

Les données financières utilisées pour la publication du Volume sont maintenant mises à la disposition du public en général sous forme de données informatisées.

Les données relatives aux résultats des opérations pour au moins les trois derniers exercices des compagnies peuvent être obtenues soit par l'achat de bandes magnétiques ou par voie des installations informatiques du système en temps partagé APL de la Compagnie I.P. Sharp. La mise à jour de la banque de données a lieu vers le mois de juillet de chaque année environ pour inclure les résultats des opérations de l'exercice se terminant le 31 décembre précédent.

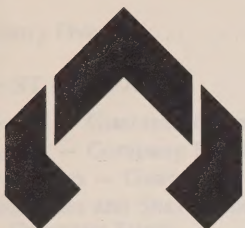
Il s'agit de s'adresser soit à -

Reuters Canada Standard Life Centre 121, rue King ouest, Suite 2000 Toronto (Ontario) M5H 3T9 (416) 941-8000	la Compagnie I.P. Sharp	265, avenue Carling, Suite 600 Ottawa (Ontario) K1S 2E1 (613) 236-9942
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2020 rue University, Suite 1020  
Montréal (Québec) H3A 2A5  
(514) 282-0744  
ou au  
Bureau du surintendant  
des institutions financières Canada  
255, rue Albert  
Ottawa (Ontario) K1A 0H2  
(613) 990-7788



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# Industry Overview

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Canada



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TABLE 1 - CONTINUED

TABLE 2 - CONTINUED

Category	Value	Category	Value
1. Total population	100	1. Total population	100
2. Male	50	2. Male	50
3. Female	50	3. Female	50
4. Under 15	20	4. Under 15	20
5. 15-64	55	5. 15-64	55
6. 65 and over	25	6. 65 and over	25
7. Urban	70	7. Urban	70
8. Rural	30	8. Rural	30
9. Literate	60	9. Literate	60
10. Illiterate	40	10. Illiterate	40
11. Employed	45	11. Employed	45
12. Unemployed	55	12. Unemployed	55
13. Married	65	13. Married	65
14. Single	35	14. Single	35
15. Divorced	5	15. Divorced	5
16. Widowed	15	16. Widowed	15
17. Married and employed	30	17. Married and employed	30
18. Married and unemployed	35	18. Married and unemployed	35
19. Single and employed	20	19. Single and employed	20
20. Single and unemployed	35	20. Single and unemployed	35
21. Married and literate	40	21. Married and literate	40
22. Married and illiterate	25	22. Married and illiterate	25
23. Single and literate	20	23. Single and literate	20
24. Single and illiterate	15	24. Single and illiterate	15
25. Married and employed and literate	15	25. Married and employed and literate	15
26. Married and employed and illiterate	15	26. Married and employed and illiterate	15
27. Single and employed and literate	10	27. Single and employed and literate	10
28. Single and employed and illiterate	10	28. Single and employed and illiterate	10
29. Married and unemployed and literate	10	29. Married and unemployed and literate	10
30. Married and unemployed and illiterate	25	30. Married and unemployed and illiterate	25
31. Single and unemployed and literate	10	31. Single and unemployed and literate	10
32. Single and unemployed and illiterate	25	32. Single and unemployed and illiterate	25
33. Married and literate and employed	10	33. Married and literate and employed	10
34. Married and illiterate and employed	10	34. Married and illiterate and employed	10
35. Single and literate and employed	10	35. Single and literate and employed	10
36. Single and illiterate and employed	10	36. Single and illiterate and employed	10
37. Married and literate and unemployed	10	37. Married and literate and unemployed	10
38. Married and illiterate and unemployed	15	38. Married and illiterate and unemployed	15
39. Single and literate and unemployed	10	39. Single and literate and unemployed	10
40. Single and illiterate and unemployed	15	40. Single and illiterate and unemployed	15

Category	Value	Category	Value
1. Total population	100	1. Total population	100
2. Male	50	2. Male	50
3. Female	50	3. Female	50
4. Under 15	20	4. Under 15	20
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6. 65 and over	25	6. 65 and over	25
7. Urban	70	7. Urban	70
8. Rural	30	8. Rural	30
9. Literate	60	9. Literate	60
10. Illiterate	40	10. Illiterate	40
11. Employed	45	11. Employed	45
12. Unemployed	55	12. Unemployed	55
13. Married	65	13. Married	65
14. Single	35	14. Single	35
15. Divorced	5	15. Divorced	5
16. Widowed	15	16. Widowed	15
17. Married and employed	30	17. Married and employed	30
18. Married and unemployed	35	18. Married and unemployed	35
19. Single and employed	20	19. Single and employed	20
20. Single and unemployed	35	20. Single and unemployed	35
21. Married and literate	40	21. Married and literate	40
22. Married and illiterate	25	22. Married and illiterate	25
23. Single and literate	20	23. Single and literate	20
24. Single and illiterate	15	24. Single and illiterate	15
25. Married and employed and literate	15	25. Married and employed and literate	15
26. Married and employed and illiterate	15	26. Married and employed and illiterate	15
27. Single and employed and literate	10	27. Single and employed and literate	10
28. Single and employed and illiterate	10	28. Single and employed and illiterate	10
29. Married and unemployed and literate	10	29. Married and unemployed and literate	10
30. Married and unemployed and illiterate	25	30. Married and unemployed and illiterate	25
31. Single and unemployed and literate	10	31. Single and unemployed and literate	10
32. Single and unemployed and illiterate	25	32. Single and unemployed and illiterate	25
33. Married and literate and employed	10	33. Married and literate and employed	10
34. Married and illiterate and employed	10	34. Married and illiterate and employed	10
35. Single and literate and employed	10	35. Single and literate and employed	10
36. Single and illiterate and employed	10	36. Single and illiterate and employed	10
37. Married and literate and unemployed	10	37. Married and literate and unemployed	10
38. Married and illiterate and unemployed	15	38. Married and illiterate and unemployed	15
39. Single and literate and unemployed	10	39. Single and literate and unemployed	10
40. Single and illiterate and unemployed	15	40. Single and illiterate and unemployed	15



## **INDUSTRY OVERVIEW**

## **SURVOL DU SECTEUR**





## Trust and Loan Industry Overview

There are approximately 90 active deposit-taking trust and loan companies operating in Canada. 60 are incorporated under federal legislation including the 12 mortgage loan subsidiaries of chartered banks.

The assets of federally incorporated trust companies account for approximately 57 percent of the \$76.9 billion total assets, as at December 31, 1988, for all Canadian trust companies. Provincially incorporated companies account for the remaining 43 percent. For loan companies, the assets of federally incorporated companies comprise 99 percent of the total assets of \$118.7 billion at December 31, 1988. Included in the federal total are the assets of the country's largest loan company, Canada Trustco Mortgage Company, and those of the 12 mortgage loan subsidiaries of the chartered banks.

Presented below are the total assets of the seven largest trust and loan conglomerates as at their 1988 year end.

	\$ billions	En milliards de dollars
CT Financial Services Inc.*	29.2	29,2
Royal Trustco Ltd.	28.5	28,5
Central Guaranty Trustco Limited	13.6	13,6
National Victoria & Grey Trustco Limited	12.2	12,2
Montreal Trustco Inc.	10.2	10,2
General Trustco of Canada Inc.	4.9	4,9
First City Trustco Inc.	3.7	3,7

\* the holding company for the Canada Trustco group of companies)

The business of trust companies falls into two distinct activities - financial intermediary (quasi-banking) and fiduciary functions. As a financial intermediary, a trust company borrows funds from the public in the form of guaranteed investment certificates, savings deposits and time deposits and invests them in mortgages, securities and other loans. This aspect of the business is often referred to as the "guaranteed funds" portion of the trust company and differs little from the savings deposit business of chartered banks.

The fiduciary or trustee functions are unique to trust companies since they are the only corporate entities in Canada having trustee powers. In their fiduciary function, trust companies serve as administrators of estates, trusts and agencies (E.T.A.) and do not have ownership of the assets under their administration. The trust deed defines the powers the trust manager has in administering his clients' assets and the clients' rights to the income generated by the assets being so administered. In recent years, pooled pension funds in respect of groups of employees have grown to be the most important source of trust funds administered by trust companies.

## Survol du secteur des sociétés fiduciaires et de prêt

On dénombre environ 90 sociétés fiduciaires et de prêt habilitées à accepter des dépôts au Canada. De ce nombre, 60 ont été constituées en vertu de lois fédérales, ce qui englobe les 12 filiales de prêts hypothécaires des banques à charte.

Au Canada, l'actif des sociétés fiduciaires fédérales représente environ 57 pour cent du total, qui s'élevait à 76,9 milliards de dollars au 31 décembre 1988. Les compagnies provinciales interviennent pour les 43 pour cent qui restent. Dans le cas des sociétés de prêt, l'actif des sociétés fédérales représente 99 pour cent du total de 118,7 milliards de dollars déclaré au 31 décembre 1988 et englobe celui de la plus importante compagnie de prêt du pays, Hypothèques Trustco Canada, et celui des 12 filiales de prêt hypothécaire des banques à charte.

L'actif des sept plus importantes sociétés fiduciaires et de prêt à la fin de l'exercice 1988 figure ci-après.

(\* La société de portefeuille du groupe Trustco Canada)

Les sociétés fiduciaires exercent deux types d'opérations : elles servent d'intermédiaires financiers, et donc d'institutions quasi-bancaires, et exécutent des activités fiduciaires. En qualité d'intermédiaire financier, une société fiduciaire emprunte des fonds auprès du public sous forme de certificats de placement garantis, de dépôts d'épargne et de dépôts à terme, pour ensuite les affecter à des prêts hypothécaires, à des titres et à d'autres prêts. Ces activités sont habituellement dites liées à des «fonds garantis» et diffèrent peu des opérations de dépôt des banques à charte.

En revanche, les activités fiduciaires sont l'apanage des sociétés fiduciaires, car elles sont les seules sociétés au Canada à détenir de tels pouvoirs. Dans le cadre de leurs activités fiduciaires, ces sociétés administrent des successions et servent de fiduciaires et d'agents sans être propriétaires de l'actif qui leur est confié. Le contrat de fiducie précise les pouvoirs que le gestionnaire peut exercer pour administrer les biens de ses clients, de même que les droits de ces derniers relativement au produit de cette gestion. Au cours des dernières années, la mise en commun des fonds de retraite de groupes d'employés est devenue la principale source de fonds gérés par ces sociétés.

The estate, trust and agency activities of trust companies are governed by provincial legislation. Since E.T.A. funds are only administered by trust companies under their fiduciary role, they are excluded from the trust companies industry asset total given above.

Several trust companies sponsor a wide variety of mutual funds including equity, bond and mortgage funds. Trust companies also act as agents and registrars for various types of stocks and as trustees for corporate bond issues; real estate managers and real estate agents; investment managers or counsellors; managers of sinking funds; custodians; and agents for personal services.

Deposit accepting loan companies operate under the federal Loan Companies Act or corresponding provincial legislation. This legislation allows them to raise funds through the acceptance of deposits and issuance of short-term and long-term debentures and other debt instruments. The types of assets in which such funds may be invested are also specified in the legislation — in practice, a majority of the funds are invested in mortgages secured by real estate.

There are two noteworthy features of trust companies and loan companies that distinguish them from banks in a significant way:

- (a) trust and loan companies engage in real estate related activities to a proportionately greater extent than do banks. Mortgage loans dominate the balance sheets of most trust and loan companies and investments or holdings in real estate for development purposes represent an important component of their business; and
- (b) virtually all trust and loan companies are closely owned and controlled, either as components of very large financial services conglomerates or as unit institutions in the hands of owner/managers. Also, most trust and loan companies operate in confined local or regional markets, exposing them to the vagaries of regional economies. Domestic banks, on the other hand, are generally widely held by a spectrum of investors and conduct their business through networks of Canadian and foreign branches.

While, overall, the federally incorporated trust and loan companies have reported steadily improving financial results from 1984 onward, particularly noteworthy has been the performance of major companies with national exposure. One major amalgamation has recently been completed and two more are in preparation as concentration within the industry increases. Further, the industry has recently seen the entry of well-capitalized companies enjoying the ownership of major life insurance companies.

Les activités de gestionnaire de succession, de fiduciaire et d'agence des sociétés fiduciaires sont régies par les lois provinciales. Vu que les fonds à cet égard ne sont administrés qu'à des fins fiduciaires, ils ne sont pas pris en compte dans le calcul de l'actif des sociétés fiduciaires indiqué ci-dessus.

Plusieurs sociétés fiduciaires offrent une vaste gamme de fonds mutuels, notamment sous forme d'actifs d'obligations et de prêts hypothécaires. Elles agissent également en qualité d'agents et de registraires pour divers types de valeurs mobilières et de fiduciers dans le cadre de l'émission d'obligations de sociétés de gestionnaires et d'agents immobiliers; de gestionnaires ou de conseillers en placements; de gestionnaires de fonds d'amortissement; de dépositaires et d'agents offrant des services personnels.

Les sociétés de prêt acceptant des dépôts sont assujetties à la Loi sur les compagnies de prêt fédérale ou à la législation provinciale. C'est ainsi qu'elles peuvent recueillir des fonds en acceptant des dépôts et en émettant des obligations à court et à long terme, ainsi que d'autres titres de créances. La loi applicable prévoit également les types d'éléments d'actif dans lesquels ces fonds peuvent être placés. Dans la plupart des cas, ils sont affectés à des hypothèques garanties par des biens immobiliers.

Deux considérations importantes distinguent les sociétés fiduciaires et de prêt des banques :

- a) les sociétés fiduciaires et de prêt exercent un grand nombre d'opérations dans le secteur immobilier. Les prêts hypothécaires dominent le bilan de la plupart des sociétés fiduciaires et de prêt, ainsi que les placements ou la participation à caractère immobilier à des fins de mise en valeur occupent une place prépondérante parmi leurs activités;
- b) de très importants conglomerats financiers possèdent et contrôlent presque exclusivement la quasi totalité des sociétés fiduciaires et de prêt et exploitent à titre d'éléments d'un portefeuille sous forme d'institutions distinctes confiées à des propriétaires-exploitants. De plus, la plupart des sociétés fiduciaires et de prêt visent un marché régional ou local limité, d'où l'incidence qu'ont sur elles les fluctuations de l'économie régionale. De leur côté, les banques canadiennes sont habituellement la propriété d'un grand nombre de investisseurs et exercent leurs opérations par l'entremise de réseaux de succursales au pays et à l'étranger.

Bien que dans l'ensemble, les sociétés fiduciaires et de prêt fédérales aient affiché des résultats financiers de plus en plus favorables depuis 1984, la performance des grandes sociétés d'envergure nationale mérite d'être soulignée plus particulièrement. À l'heure actuelle, une importante fusion vient d'être complétée et deux autres sont à l'étude à mesure que progresse la concentration de l'industrie. En outre, de nouvelles sociétés disposant de solides ressources financières appartenant à d'importantes compagnies d'assurance ont fait leur entrée sur le marché.

1980, ten federally incorporated trust and loan companies have failed. The main causes of failure have been (i) unscrupulous manipulation of the company in the best interests of the shareholder; (ii) inability to withstand a prolonged, sharp economic downturn; and (iii) inadequate management of risk. To minimize the risks of failure, the Office has increased the initial capitalization of a trust or loan company to \$10 million and closely scrutinizes those companies either to incorporate or acquire a supervised company. In addition, the frequency of meetings between the Office's senior staff and the boards of directors and senior management of supervised companies has been sharply increased.

Depuis 1980, 10 sociétés fiduciaires et de prêt fédérales ont fait faillite, surtout en raison d'opérations peu scrupuleuses dans l'intérêt des actionnaires, de l'incapacité de soutenir une détérioration soudaine et prolongée de l'économie et d'une mauvaise gestion des risques. Dans le but de diminuer les risques de faillite, le Bureau a porté à 10 millions de dollars le seuil des capitaux des sociétés fiduciaires et de prêt et surveille étroitement les personnes désireuses de constituer une société ou d'en acquérir. En outre, les réunions entre les hauts fonctionnaires du Bureau et les administrateurs et membres de la direction des sociétés dont le Bureau assure la surveillance sont beaucoup plus fréquentes.





## ABSTRACT OF STATEMENTS

Federal Trust and Loan Companies incorporated by Special Acts of the Parliament of Canada or by Letters Patent and transacting business in Canada during the year ended December 31, 1988, and other provincially incorporated, but federally supervised, Trust and Loan Companies making returns of their affairs to the Office of the Superintendent of Financial Institutions.

### *Provincially incorporated companies*

Acadia Trust, Confed Trust, Global Trust, Keltic Trust and Yarmouth Building and Loan are incorporated under the laws of the Province of Nova Scotia.

Inland Trust, Investors Group and Regent Trust are incorporated under the laws of the Province of Manitoba.

## PRÉCIS DES ÉTATS

Compagnies fédérales de fiducie et de prêt constituées par lettres patentes ou aux termes de lois spéciales du Parlement du Canada et qui ont exercé des affaires au Canada durant l'exercice clos le 31 décembre 1988 ainsi que d'autres compagnies de fiducie et de prêt constituées en corporation selon des lois provinciales mais assujetties à la surveillance du gouvernement fédéral, qui font rapport de leurs affaires au Bureau du surintendant des institutions financières.

### *Compagnies constituées en corporation aux termes de lois provinciales*

Les compagnies Acadia Trust, Confed Trust, Global Trust, Keltic Trust et Yarmouth Building and Loan sont constituées en corporation selon les termes des lois de la province de la Nouvelle-Écosse.

Les compagnies Inland Trust, Investors Group et Regent Trust sont constituées en corporation en vertu des lois de la province du Manitoba.







1988 TRUST COMPANIES - COMPAGNIES DE FIDUCIE ('000)  
TABLE I - ASSETS (BOOK VALUE) - GUARANTEED TRUST FUNDS

NO.	COMPANY	CASH	TREASURY BILLS AND SHORT TERM DEPOSITS	BONDS	SHARES	COLLATERAL LOANS	CONSUMER LOANS
NO.	COMPAGNIE	ENCAISSE	BONS DU TRESOR ET DEPOTS A COURT TERME	OBLIGATIONS	ACTIONS	PRETS SUR NANTISSEMENTS	PRETS A LA CONSOMMATION
		\$	\$	\$	\$	\$	\$
1	ACADIA TRUST.....						
2	AGF TRUST.....	1,523	2,472	596			
3	ATLANTIC TRUST.....	4,832		1,664		106	1,879
4	BAYSHORE TRUST.....	1,091	44,797	11,290			2,956
5	CANADA TRUST.....		1,034,681	72,542	312,393	142,156	117,227
6	CANWEST TRUST.....	787	56,644	1,777		3,280	
7	CENTRAL GUARANTY TRUST.....	202,558	388,607	356,680	446,366	1,187,283	581,013
8	CITIZENS TRUST.....	1,149	8,186	619		447	545
9	COMMERCIAL TRUST.....						
10	CONFED TRUST.....	2,414	21,321	36,599	32,711	9,249	42
11	CO-OPERATIVE TRUST.....	3	52,856	28,044	11,292	2,047	893
12	CORONET TRUST.....	3,405	25,597	6,483		3,180	
13	EQUITABLE TRUST.....	1,819	800	2,483			
14	EVANGELINE TRUST.....	269		555			18
15	GENERAL TRUST.....	5,593	111,824	106,226	65,240	4,274	64,527
16	GLOBAL TRUST CO.....						
17	HOUSEHOLD TRUST COMPANY.....	7,109	34,417		2,491	26,687	40,452
18	INCOME TRUST.....	1,049	27,837	3,901	3,133	2,596	3,464
19	INLAND TRUST.....	24	12,584	2,218	7,209		
20	INTERNATIONAL TRUST.....	3,541	3,472	49		1,000	
21	INVESTORS GROUP TRUST.....	20,358	126,783	91,140	19,571		
22	KELTIC TRUST CO.....						
23	MARCOL TRUST.....			3,918			
24	MERCHANT TRUST.....	282	500				
25	METROPOLITAN TRUST.....	9,494	18,329			23,192	
26	MONTREAL TRUST.....	9,613	522,407	518,577	140,918	289,855	
27	MORGAN TRUST.....	219		68,368	4,388		232
28	MUTUAL TRUST.....	864	32,161	27,034	33,865	311	
29	PEACE HILLS TRUST CO.....		28,556	3,390		7,384	3,028
30	PEOPLES TRUST.....	1,012	31,064				
31	PREMIER TRUST.....	2,429	16,606		5,308	389	2,827
32	PROVINCIAL TRUST COMPANY.....						
33	REGENT TRUST.....						
34	REGIONAL TRUST.....	375	4,844				
35	ROYAL TRUST.....	79,402	934,989	52,459	174,860	1,574,162	627,164
36	STANDARD TRUST.....	7,633	112,021	17,966	128,605	6,164	87
37	WELLINGTON TRUST COMPANY.....	1,378	8,536	12,297			3,345
	TOTAL, 1988.....	370,225	3,662,891	1,426,875	1,388,350	3,283,762	1,449,699
	TOTAL, 1987.....	221,751	2,252,563	3,228,327	1,678,125	1,638,037	1,034,852

ACADIA TRUST, CONFED TRUST, GLOBAL TRUST AND KELTIC TRUST ARE INCORPORATED BY THE PROVINCE OF NOVA SCOTIA.  
INLAND TRUST, INVESTORS GROUP AND REGENT TRUST ARE INCORPORATED BY THE PROVINCE OF MANITOBA.

1988 COMPAGNIES DE FIDUCIE - TRUST COMPANIES ('000)  
TABLEAU I - ACTIF (VALEUR COMPTABLE) - FONDS GARANTIS

MORTGAGES AND SALE AGREEMENTS		INVESTMENT INCOME DUE AND ACCRUED	OTHER ASSETS	TOTAL GUARANTEED TRUST FUNDS
NO.	PRETS HYPOTHECAIRES ET CONVENTIONS DE VENTE	REVENU DE PLACEMENT ECHU ET COURU	AUTRE ACTIF	TOTAL DES FONDS GARANTIS
	\$	\$	\$	\$
1				
2	12,161	123	122	16,997
3	131,091	1,575	384	141,531
4	228,181	2,767		291,082
5	1,587,325	27,431	47,196	3,340,951
6	246,144	3,110	2,073	313,815
7	7,000,983	99,385	5,958	10,268,833
8	92,127	1,211	3,996	108,280
9				
10	291,600	4,154		398,090
11	724,447	15,326	1,637	836,545
12	465,977	4,406	1,077	510,125
13	35,664		7	41,186
14	9,096	99		10,037
15	907,992	17,574	22,323	1,305,573
16				
17	674,520	5,597	8	791,281
18	168,284	2,043	3,506	215,813
19	96,116	949	76	119,176
20	5,531	158		13,751
21	521,001	6,411	2,436	787,700
22				
23				
24	34,731	422	11	39,864
25	566,176	6,133	426	623,750
26	3,604,569	57,786	440	5,144,165
27	93,887	2,077	883	170,054
28	329,306	4,185	22,073	449,799
29	40,398	2,003	4	84,763
30	115,755	1,505	172	149,508
31	416,175	3,374		447,108
32				
33				
34	58,679	656		64,554
35	9,791,289	142,850	85,687	13,462,862
36	921,855	25,524	70,224	1,290,079
37	212,941	2,716	5,639	246,852
	29,384,001	441,963	276,358	41,684,124
	23,404,771	327,230	547,864	34,333,520

ACADIA TRUST, CONFED TRUST, GLOBAL TRUST ET KELTIC TRUST CONSTITUES PAR LA PROVINCE DE LA NOUVELLE-ECOSSE.  
INLAND TRUST, INVESTORS GROUP ET REGENT TRUST CONSTITUES PAR LA PROVINCE DU MANITOBA.



1988 TRUST COMPANIES - COMPAGNIES DE FIDUCIE ('000)  
TABLE II - ASSETS (BOOK VALUE) - COMPANY FUNDS

NO. NO.	COMPANY COMPAGNIE	CASH ENCAISSE	TREASURY BILLS AND SHORT TERM DEPOSITS BONS DU TRESOR ET DEPOSITS A COURT TERME	BONDS OBLIGATIONS	SHARES ACTIONS	COLLATERAL LOANS PRETS SUR NANTISSEMENTS	CONSUMER LOANS PRETS A LA CONSUMMATION	MORTGAGES AND SALE AGREEMENTS PRETS HYPOTHECAIRES ET CONVENTIONS DE VENTE
		\$	\$	\$	\$	\$	\$	\$
1	ACADIA TRUST.....	5	340					6
2	AGF TRUST.....	170	1,504	300	2,391			606
3	ATLANTIC TRUST.....							
4	BAYSHORE TRUST.....	45		200	3,750			
5	CANADA TRUST.....	3,762	2,236	1,860	47,938			
6	CANWEST TRUST.....	201		1,505		449		918
7	CENTRAL GUARANTY TRUST.....	41,608	15,863	5,725	128,673	70	6,845	37,867
8	CITIZENS TRUST.....	3,025	3,852	497				544
9	COMMERCIAL TRUST.....	3	1,698	1,058	23			
10	CONFED TRUST.....		267	3,524	2,614			
11	CO-OPERATIVE TRUST.....		4,301	3,000	669			3,939
12	CORONET TRUST.....	129		22,979	565			5,149
13	EQUITABLE TRUST.....			853	1,279	1,679	24	218
14	EVANGELINE TRUST.....	124						1,109
15	GENERAL TRUST.....	1,069	6,692	20,545	7,545	188		2,476
16	GLOBAL TRUST CO.....	20	693					
17	HOUSEHOLD TRUST COMPANY.....						9,668	50,456
18	INCOME TRUST.....	210	1,929	3,646	1,494			
19	INLAND TRUST.....	34		1,067	88	170	116	3,619
20	INTERNATIONAL TRUST.....	2	7,140	20				
21	INVESTORS GROUP TRUST.....	219	2,519	2,470	13,301			10,847
22	KELTIC TRUST CO.....	41		50				
23	MARCIU TRUST.....	1,696			46			33
24	MERCHANT TRUST.....		760			121	99	
25	METROPOLITAN TRUST.....	3,485						
26	MONTREAL TRUST.....	6,103	46,394	7,160	123,994	529		3,384
27	MORGAN TRUST.....	140	1,000	5,530	3,216			
28	MUTUAL TRUST.....	138		27	24,341			
29	PEACE HILLS TRUST CO.....	2,118	2,354	3,185	1,482			90
30	PEOPLES TRUST.....	885	9,316	5			35	
31	PREMIER TRUST.....				127			
32	PROVINCIAL TRUST COMPANY.....	28		495		550		
33	REGENT TRUST.....	24	158		249			
34	REGIONAL TRUST.....	24					5	582
35	ROYAL TRUST.....	65,256	1,905	66,360	396,765	1,689		71
36	STANDARD TRUST.....	649			17,878			37,470
37	WELLINGTON TRUST COMPANY.....	78		126	15,313			
	TOTAL, 1988.....	131,291	110,921	152,187	793,741	5,445	15,792	159,384
	TOTAL, 1987.....	125,536	52,788	178,503	703,763	4,032	38,271	131,522

1988 COMPAGNIES DE FIDUCIE - TRUST COMPANIES ('000)  
TABLEAU II - ACTIF (VALEUR COMPTABLE) - FONDS DE LA COMPAGNIE

NO.	REAL ESTATE	INVESTMENTS IN SUBSIDIARIES	ADVANCES TO E.T.A.	ACCRUED E.T.A. FEES	INVESTMENT INCOME DUE AND ACCRUED	OTHER ASSETS	TOTAL	DEDUCT ASSETS NOT ADMITTED	TOTAL COMPANY FUNDS
NO.	IMMEUBLES	PLACEMENTS DANS LES FILIALES	AVANCES AUX SUCCESSIONS S.F.A.	HONORAIRES ET FRAIS COURUS POUR L'ADMINISTRATION DES S.F.A.	REVENU DE PLACEMENT ECHU ET COURU	AUTRE ACTIF	TOTAL	MOINS ACTIF NON AGREE	TOTAL DES FONDS DE LA COMPAGNIE
	\$	\$	\$	\$	\$	\$	\$	\$	\$
1					2		353		353
2					24	339	5,334	167	5,167
3	339	2,967	101	47		8,331	11,785	1,233	10,552
4		6,843			23	7,056	17,917	353	17,564
5	1,593	576	40,832	90,000	706	56,446	245,949	5,890	240,059
6	4,076		43	85	51	13,820	21,148	5,636	15,512
7	49,319	84,038	15,065	6,566	3,122	268,857	663,618	96,447	567,171
8					111	2,105	10,134	503	9,631
9				41	74		2,897		2,897
10					78	42,691	49,174	4,150	45,024
11	16,722	35			545	15,994	45,205	1,182	44,023
12					600	3,458	32,880	3,446	29,434
13					30	1,471	5,554	43	5,511
14					10	7	1,250	7	1,243
15	2,016	7,364	331	109	775	11,448	60,558	7,325	53,233
16					5	15	733	15	718
17	249				485	4,197	65,055	3,125	61,930
18	782	2,961	20	171	69	5,032	16,314	216	16,098
19					66	2,954	8,114	745	7,369
20					87	5,796	13,045	7,808	5,237
21				384	281	9,689	39,710	8,966	30,744
22					2	159	252	23	229
23		1				549	2,325	232	2,093
24					9	2,799	3,788	72	3,716
25		38,608			73	45,913	88,079	29,507	58,572
26	2,848	8,142	6,252	4,479	995	51,034	261,314	27,377	223,937
27		568		374	322	5,142	16,292	868	15,424
28					133	5,640	30,279	2,991	27,288
29	675				34	2,029	11,967	937	11,030
30					23	2,549	12,813	2,436	10,377
31	131				4	21,682	21,944	469	21,475
32					13	1	1,087	1	1,086
33					2	3	436		433
34					2	4,371	4,984	76	4,908
35	4,035	3,012	19,600		10,738	117,673	687,104	55,142	631,962
36	734	12,036		50	1,330	26,968	97,115	7,735	89,380
37					124	4,079	19,720	1,053	18,667
	83,519	167,151	82,244	102,306	20,948	750,297	2,576,226	276,176	2,300,050
	68,376	321,920	118,087	9,690	19,217	518,727	2,290,432	154,206	2,136,226

1988 TRUST COMPANIES - COMPAGNIES DE FIDUCIE ('000)  
TABLE III - LIABILITIES - GUARANTEED TRUST FUNDS  
TABLEAU III - PASSIF - FONDS GARANTIS

DEPOSITS AND CERTIFICATES							
DEPOTS ET CERTIFICATS							
NO.	COMPANY	DEMAND	TERM	ACCRUED INTEREST	BANK OVERDRAFTS	OTHER LIABILITIES	TOTAL GUARANTEED TRUST FUNDS
NO.	COMPAGNIE	A DEMANDE	A TERME	INTERET COURU	DECOUVERTS BANCAIRES	AUTRE PASSIF	TOTAL DES FONDS GARANTIS
		\$	\$	\$	\$	\$	\$
1	ACADIA TRUST.....						
2	AGF TRUST.....	1,794	14,560	504		139	16,997
3	ATLANTIC TRUST.....	17,578	106,550	8,568	157	8,678	141,531
4	BAYSHORE TRUST.....		275,260	9,048		6,774	291,082
5	CANADA TRUST.....	828,375	2,340,857	90,196		81,523	3,340,951
6	CANWEST TRUST.....	54,309	228,251	22,932		8,323	313,815
7	CENTRAL GUARANTY TRUST.....	2,809,503	7,039,011	281,186		139,133	10,268,833
8	CITIZENS TRUST.....	19,837	80,536	4,246	408	3,253	108,280
9	COMMERCIAL TRUST.....						
10	CONFED TRUST.....	101,291	246,062	12,682		38,055	398,090
11	CO-OPERATIVE TRUST.....	4,973	756,309	51,909	249	23,105	836,545
12	CORONET TRUST.....	1,834	485,552	21,107		632	510,125
13	EQUITABLE TRUST.....	10	38,027	1,680		1,469	41,186
14	EVANGELINE TRUST.....	26	9,563	448			10,037
15	GENERAL TRUST.....	194,699	1,061,589	45,142		4,143	1,305,573
16	GLOBAL TRUST CO.....						
17	HOUSEHOLD TRUST COMPANY.....	59,193	688,709	42,165		1,214	791,281
18	INCOME TRUST.....	21,528	178,801	9,600	43	5,841	215,813
19	INLAND TRUST.....	4,373	108,066	4,528		2,209	119,176
20	INTERNATIONAL TRUST.....	7,350	4,593	30		1,778	13,751
21	INVESTORS GROUP TRUST.....	77,459	639,196	67,150		3,895	787,700
22	KELTIC TRUST CO.....						
23	MARCIL TRUST.....						
24	MERCHANT TRUST.....	68	35,774	1,157		2,865	39,864
25	METROPOLITAN TRUST.....	33,088	552,536	14,699		23,427	623,750
26	MONTREAL TRUST.....	685,238	4,310,561	128,028		20,338	5,144,165
27	MORGAN TRUST.....	7,958	140,865	17,709		3,522	170,054
28	MUTUAL TRUST.....	17,258	396,534	15,600	13,461	6,946	449,799
29	PEACE HILLS TRUST CO.....	23,698	59,260	1,069		736	84,763
30	PEOPLES TRUST.....	26,013	118,539	4,814		142	149,508
31	PREMIER TRUST.....	34,031	376,814	14,901		21,362	447,108
32	PROVINCIAL TRUST COMPANY.....						
33	REGENT TRUST.....						
34	REGIONAL TRUST.....	5,447	52,067	2,572		4,468	64,554
35	ROYAL TRUST.....	2,633,725	10,431,411	351,054		46,672	13,462,862
36	STANDARD TRUST.....	164,093	1,045,413	62,220		18,353	1,290,079
37	WELLINGTON TRUST COMPANY.....		235,576	8,394		2,882	246,852
	TOTAL, 1988.....	7,834,749	32,057,842	1,295,338	14,318	481,877	41,684,124
	TOTAL, 1987.....	8,400,641	24,370,885	1,021,600	19,933	520,461	34,333,520





1988 TRUST COMPANIES - COMPAGNIES DE FIDUCIE ('000)  
TABLE IV - LIABILITIES AND SHAREHOLDERS' EQUITY - COMPANY FUNDS

		LIABILITIES				
		PASSIF				
NO.	COMPANY	BORROWED MONEY AND BANK OVER- DRAFTS	INCOME TAX PAYABLE	DIVIDENDS PAYABLE	EXPENSES DUE AND ACCRUED AND OTHER LIABILITIES	PROVISION FOR DEFICIENCY OF MAXIMUM STATUTORY VALUES
NO.	COMPAGNIE	EMPRUNTS ET DECOUVERTS BANCAIRES	IMPOTS SUR LE REVENU A PAYER	DIVIDENDES A PAYER	FRAIS COURUS ET A PAYER ET AUTRE PASSIF	PROVISION POUR MOINS- VALUE DE PLACEMENTS (1)
		\$	\$	\$	\$	\$
1	ACADIA TRUST.....		1			
2	AGF TRUST.....				134	6
3	ATLANTIC TRUST.....	3,263			124	
4	BAYSHORE TRUST.....		908		530	379
5	CANADA TRUST.....				96,612	12,268
6	CANWEST TRUST.....	500			2,308	
7	CENTRAL GUARANTY TRUST.....	12,000	372	3,307	66,293	
8	CITIZENS TRUST.....				126	
9	COMMERCIAL TRUST.....		77		70	
10	CONFED TRUST.....	32	1,312		9,690	264
11	CO-OPERATIVE TRUST.....		11		1,028	92
12	CORONET TRUST.....		785		812	291
13	EQUITABLE TRUST.....	2	50		218	87
14	EVANGELINE TRUST.....		38		79	
15	GENERAL TRUST.....			1	6,289	2,275
16	GLOBAL TRUST CO.....	15				
17	HOUSEHOLD TRUST COMPANY.....	10,732	2,670		4,961	
18	INCOME TRUST.....	4,122	205	6	819	621
19	INLAND TRUST.....				249	121
20	INTERNATIONAL TRUST.....	26			1,377	
21	INVESTORS GROUP TRUST.....				547	2,191
22	KELTIC TRUST CO.....				158	
23	MARCIL TRUST.....				972	
24	MERCHANT TRUST.....	23			212	
25	METROPOLITAN TRUST.....	348			10,477	
26	MONTREAL TRUST.....				23,126	10,403
27	MORGAN TRUST.....	1,288		4,958	1,079	1,709
28	MUTUAL TRUST.....	700			989	
29	PEACE HILLS TRUST CO.....	1,713			290	
30	PEOPLES TRUST.....		471		804	
31	PREMIER TRUST.....		11		288	
32	PROVINCIAL TRUST COMPANY.....		44		4	
33	REGENT TRUST.....		2		7	34
34	REGIONAL TRUST.....				92	
35	ROYAL TRUST.....			702	86,960	
36	STANDARD TRUST.....			1,410	15,847	4,968
37	WELLINGTON TRUST COMPANY.....		481		1,919	447
	TOTAL, 1988.....	34,764	7,438	10,384	335,490	36,156
	TOTAL, 1987.....	66,294	4,889	4,410	390,794	89,042

(1) MAXIMUM STATUTORY VALUES ARE: AMORTIZED VALUES FOR SECURITIES ISSUED OR GUARANTEED BY THE GOVERNMENT OF CANADA OR BY THE GOVERNMENT OF ANY PROVINCE OF CANADA; MARKET VALUE FOR ALL OTHER SECURITIES.

1988 COMPAGNIES DE FIDUCIE - TRUST COMPANIES ('000)  
TABLEAU IV - PASSIF ET AVOIR DES ACTIONNAIRES - FONDS DE LA COMPAGNIE

SHAREHOLDERS' EQUITY

AVOIR DES ACTIONNAIRES

NO.	DEFERRED INCOME TAX	TOTAL	CAPITAL	GENERAL RESERVE AND/OR CONTRIBUTED SURPLUS	INVESTMENT RESERVES	RETAINED EARNINGS	TOTAL	TOTAL COMPANY FUNDS
NO.	IMPOTS SUR LE REVENU REPORTES	TOTAL	CAPITAL	RESERVE GENERALE ET/OU EXCEDENT VERSE	RESERVES DE PLACEMENTS	BENEFICES NON REPARTIS	TOTAL	TOTAL DES FONDS DE LA COMPAGNIE
	\$	\$	\$	\$	\$	\$	\$	\$
1		1	200			152	352	353
2	36	176	5,000			-9	4,991	5,167
3		3,387	5,847	1,862		-544	7,165	10,552
4	864	2,681	14,095	31		757	14,883	17,564
5	14,189	123,069	30,149			86,841	116,990	240,059
6		2,808	19,935	3,989		-11,220	12,704	15,512
7		81,972	201,285	260,164		23,750	485,199	567,171
8		126	9,023	508		-26	9,505	9,631
9		147	2,000			750	2,750	2,897
10		11,298	18,005	18,000	-4,414	2,135	33,726	45,024
11	2,567	3,698	34,908	2,888		2,529	40,325	44,023
12	1,712	3,600	29,145	5,000		-8,311	25,834	29,434
13	35	392	4,216			903	5,119	5,511
14	28	145	1,000		52	46	1,098	1,243
15	80	8,645	15,644	9,440		19,504	44,588	53,233
16		15	716			-13	703	718
17	1,486	19,849	40,000			2,081	42,081	61,930
18	817	6,590	4,230	2,016		3,262	9,508	16,098
19	81	451	3,609			3,309	6,918	7,369
20		1,403	14,256			-10,422	3,834	5,237
21	3,435	6,173	16,600	100		7,871	24,571	30,744
22		158	250			-179	71	229
23		972	1,228			-107	1,121	2,093
24		235	2,500	100		881	3,481	3,716
25	634	11,459	67,840	5,635		-26,362	47,113	58,572
26	663	34,192	82,241	62,758	-10,403	65,149	199,745	233,937
27		9,034	28,805	2,350		-24,765	6,390	15,424
28	708	2,387	17,500	50		7,341	24,891	27,288
29	30	2,033	7,305	1,127		565	8,997	11,030
30	112	1,387	2,661	7,342		-1,013	8,990	10,377
31	1,804	2,103	3,175	6,825		9,372	19,372	21,475
32		48	1,000			38	1,038	1,086
33		43	354			39	393	436
34		92	4,935	3,606		-3,725	4,816	4,908
35	30,186	117,848	452,218	76,098		-14,202	514,114	631,962
36	1,964	24,189	39,009	5,775		20,407	65,191	89,380
37		2,847	16,000			-180	15,820	18,667
	61,431	485,663	1,196,884	475,664	-14,765	156,604	1,814,387	2,300,050
	90,483	645,912	948,986	256,988	-17,503	301,843	1,490,314	2,136,226

(1) LES VALEURS STATUTAIRES MAXIMALES SONT: LA VALEUR AMORTIE DES TITRES EMIS OU GARANTIS PAR LE GOUVERNEMENT DU CANADA OU PAR LE GOUVERNEMENT D'UNE PROVINCE CANADIENNE; LA VALEUR AU MARCHÉ DE TOUTS LES AUTRES TITRES.

1988 TRUST COMPANIES - COMPAGNIES DE FIDUCIE ('000)  
TABLE V - STATEMENT OF INCOME AND EXPENSES

NO.	COMPANY	INVESTMENT INCOME EARNED	FEES AND COMMISSIONS EARNED ON E.T.A.	OTHER	TOTAL INCOME	INTEREST INCURRED	SALARIES AND STAFF BENEFITS
NO.	COMPAGNIE	REVENU DE PLACEMENT REALISE (1)	HONORAIRES ET COMMISSIONS S.F.A.	AUTRES	REVENU TOTAL	INTERET ENGAGE (1)	TRAITEMENTS ET AVANTAGES SOCIAUX
		\$	\$	\$	\$	\$	\$
1	ACADIA TRUST.....	26			26		
2	AGF TRUST.....	1,895	18	164	2,077	1,253	417
3	ATLANTIC TRUST.....	14,287	150	891	15,328	11,710	1,368
4	BAYSHORE TRUST.....	25,187		608	25,795	20,039	1,012
5	CANADA TRUST.....	430,849	342,818	116,229	889,896	325,091	300,365
6	CANWEST TRUST.....	31,736	793	1,715	34,244	26,592	3,266
7	CENTRAL GUARANTY TRUST.....	1,035,471	45,911	44,895	1,126,277	821,385	102,142
8	CITIZENS TRUST.....	10,154	10	525	10,689	7,963	931
9	COMMERCIAL TRUST.....	257	93		350		3
10	CONFED TRUST.....	31,472	76	3,726	35,274	24,481	3,366
11	CO-OPERATIVE TRUST.....	88,703	4,593	2,233	95,529	75,082	8,291
12	CORONET TRUST.....	49,889	5	435	50,329	42,971	2,388
13	EQUITABLE TRUST.....	4,720	31	134	4,885	3,646	529
14	EVANGELINE TRUST.....	1,188		55	1,243	909	
15	GENERAL TRUST.....	135,840	811	3,667	140,318	114,143	10,269
16	GLOBAL TRUST CO.....	61		2	63		7
17	HOUSEHOLD TRUST COMPANY.....	83,442	6	3,479	86,927	66,372	3,816
18	INCOME TRUST.....	20,835	298	640	21,773	16,204	1,216
19	INLAND TRUST.....	12,901	10	174	13,085	10,800	722
20	INTERNATIONAL TRUST.....	2,572	4,340	79	6,991	897	3,937
21	INVESTORS GROUP TRUST.....	69,844	7,024	127	76,995	62,487	2,109
22	KELTIC TRUST CO.....	7	44		51		21
23	MARCIL TRUST.....	94	4,222	-3	4,313	18	2,969
24	MERCHANT TRUST.....	3,538		170	3,708	2,880	216
25	METROPOLITAN TRUST.....	50,242	6,704	13,766	70,712	37,272	11,925
26	MONTREAL TRUST.....	464,799	83,228	4,211	552,238	410,171	63,081
27	MORGAN TRUST.....	23,294	1,008	435	24,737	20,983	1,589
28	MUTUAL TRUST.....	42,092	820	3,468	46,380	32,601	4,185
29	PEACE HILLS TRUST CO.....	9,737	560	281	10,578	6,572	1,794
30	PEOPLES TRUST.....	13,495		862	14,357	10,501	790
31	PREMIER TRUST.....	42,877	277	607	43,761	35,105	1,549
32	PROVINCIAL TRUST COMPANY.....	98		2	100		
33	REGENT TRUST.....	32	28	82	142		88
34	REGIONAL TRUST.....	6,620		391	7,011	5,318	620
35	ROYAL TRUST.....	1,291,020	73,682	57,176	1,421,878	1,073,056	150,764
36	STANDARD TRUST.....	127,981	189	10,137	138,307	107,104	8,274
37	WELLINGTON TRUST COMPANY.....	22,709	1	381	23,091	17,876	1,784
	TOTAL, 1988.....	4,149,964	577,750	271,744	4,999,458	3,391,382	695,803
	TOTAL, 1987.....	3,438,114	552,252	108,003	4,098,369	2,729,424	612,244

(1) FOR DETAILS SEE PAGES 16 AND 18



1988 - COMPAGNIES DE FIDUCIE - TRUST COMPANIES ('000)  
TABLEAU V - ETAT DES REVENUS ET DES DEPENSES

NO.	OTHER OPERATING EXPENSES	DEPRECIATION	TOTAL EXPENSES	PROFIT BEFORE GAINS OR LOSSES ON INVESTMENTS	NET GAIN (LOSS) ON INVEST- MENTS	PROFIT BEFORE TAXES	INCOME TAXES	NET PROFIT
NO.	AUTRES FRAIS D'EXPLOI- TATION	AMORTISSEMENT	DEPENSES TOTALES	BENEFICE AVANT PROFIT OU PERTE SUR REALISATION DE PLACEMENTS	PROFIT (PERTE) NET SUR REALISATION DE PLACEMENTS	BENEFICE AVANT IMPOTS SUR LE REVENU	IMPOTS SUR LE REVENU	BENEFICE NET
	\$	\$	\$	\$	\$	\$	\$	\$
1	3		3	23		23	11	12
2	400	2	2,072	5	-1	4	-56	60
3	1,862	79	15,019	309		309	111	198
4	1,098	67	22,216	3,579	-50	3,529	1,499	2,030
5	115,597	12,339	753,392	136,504	32,860	169,364	12,481	156,883
6	4,643	382	34,883	-639	-544	-1,183		-1,183
7	130,192	6,753	1,060,472	65,805	3,451	69,256	2,956	66,300
8	1,048	50	9,992	697	-220	477		477
9	138		141	209	72	281	61	220
10	3,992	242	32,081	3,193		3,193	1,142	2,051
11	8,198	502	92,073	3,456	-603	2,853	1,122	1,731
12	2,220	233	47,812	2,517	-85	2,432	1,146	1,286
13	533	5	4,613	272	27	299	85	214
14	225		1,134	109		109	38	71
15	12,631	355	137,398	2,920	1,323	4,243	-684	4,927
16	34		41	22		22		22
17	10,169	188	80,545	6,382	-803	5,579	2,678	2,901
18	2,347	64	19,831	1,942	-179	1,763	619	1,144
19	1,197		12,719	366	-180	186	-229	415
20	4,120	336	9,290	-2,299		-2,299		-2,299
21	10,245	72	74,913	2,082	-371	1,711	-432	2,143
22	17	12	50	1		1		1
23	1,168	98	4,253	60		60	12	48
24	337	16	3,449	259	-76	183		183
25	15,248	273	64,718	5,994	-3,532	2,462		2,462
26	66,823	2,456	542,531	9,707	3,886	13,593	-5,018	18,611
27	4,535	36	27,143	-2,406	-3,723	-6,129		-6,129
28	5,037		41,823	4,557	899	5,456	360	5,096
29	1,642	316	10,324	254		254	15	239
30	1,720	30	13,041	1,316		1,316	572	744
31	2,518	44	39,216	4,545	-1	4,544	1,998	2,546
32	26		26	74		74	37	37
33	30		118	24		24	2	22
34	969	8	6,915	96	-88	8		8
35	109,939	18,127	1,351,886	69,992	4,873	74,865	13,915	60,950
36	11,241	26	126,645	11,662	-1,107	10,555	-327	10,882
37	2,502	110	22,272	819	64	883	97	786
	534,644	43,221	4,665,050	334,408	35,892	370,300	34,211	336,089
	463,221	35,402	3,840,291	258,078	8,324	266,402	34,017	232,385

(1) POUR PLUS DE DETAILS VOIR LES PAGES 16 ET 18

1988 TRUST COMPANIES - COMPAGNIES DE FIDUCIE ('000)  
TABLE VI - STATEMENT OF RETAINED EARNINGS

NO.	COMPANY	BALANCE AT BEGINNING OF YEAR	ADD-AJOUTER		DEDUCT - DEDUIRE			INVESTMENT RESERVES RESERVES DE PLACEMENTS	OTHER
			NET PROFIT	OTHER ITEMS	DIVIDENDS TO SHAREHOLDERS	GENERAL RESERVE	TRANSFER TO VIRER AUX		
NO.	COMPAGNIE	SOLDE AU DEBUT DE L'ANNEE	BENEFICE NET	AUTRES POSTES	DIVIDENDES AUX ACTIONNAIRES	RESERVE GENERALE		MORTGAGES PRETS HYPOTHECAIRES	AUTRES
		\$	\$	\$	\$	\$	\$	\$	\$
1	ACADIA TRUST.....	139	12						
2	AGF TRUST.....	-99	60						
3	ATLANTIC TRUST.....	-164	198						
4	BAYSHORE TRUST.....	2,398	2,030	4,562	8,064				
5	CANADA TRUST.....	143,755	156,883		214,058				
6	CANVEST TRUST.....	-8,426	-1,183	-563					
7	CENTRAL GUARANTY TRUST.....	-10,294	66,300	5,902	22,974				
8	CITIZENS TRUST.....	-335	477						
9	COMMERCIAL TRUST.....	576	220						
10	CONFED TRUST.....	84	2,051						
11	CO-OPERATIVE TRUST.....	990	1,731	3					
12	CORONET TRUST.....	-11,502	1,286						
13	EQUITABLE TRUST.....	665	214						
14	EVANGELINE TRUST.....	-30	71						
15	GENERAL TRUST.....	14,229	4,927	6,000	1,297				
16	GLOBAL TRUST CO.....	-35	22						
17	HOUSEHOLD TRUST COMPANY.....	-386	2,901						
18	INCOME TRUST.....	2,051	1,144		304			-250	
19	INLAND TRUST.....	3,192	415		287				
20	INTERNATIONAL TRUST.....	-8,484	-2,299						
21	INVESTORS GROUP TRUST.....	8,866	2,143						
22	KELTIC TRUST CO.....	-194	1						
23	MARCIL TRUST.....	-197	48		75				
24	MERCHANT TRUST.....	695	183						
25	METROPOLITAN TRUST.....	-9,595	2,462	1,917	1,264				
26	MONTREAL TRUST.....	55,634	18,611		1,432				
27	MORGAN TRUST.....	-20,714	-6,129		-214				
28	MUTUAL TRUST.....	4,508	5,096						
29	PEACE HILLS TRUST CO.....	-352	239						
30	PEOPLES TRUST.....	398	744						
31	PREMIER TRUST.....	7,050	2,546						
32	PROVINCIAL TRUST COMPANY.....		37						
33	REGENT TRUST.....	12	22						
34	REGIONAL TRUST.....	-3,748	8						
35	ROYAL TRUST.....	68,433	60,950		145,319				
36	STANDARD TRUST.....	7,430	10,882		6,237				
37	WELLINGTON TRUST COMPANY.....	-487	786						
	TOTAL, 1988.....	246,063	336,089	17,821	401,097			-250	
	TOTAL, 1987.....	390,717	232,385	6,362	226,975			18	

DEDUCT - DEDUIRE				
CHANGE IN				
CHANGEMENTS				
PROVISION FOR DEFICIENCY OF MAXIMUM				
NO.	STATUTORY VALUE	ASSETS NOT ADMITTED	OTHER ITEMS	BALANCE AT END OF YEAR
NO.	PROVISION POUR MOINS-VALUE DE PLACEMENTS	ACTIF NON AGREE	AUTRES POSTES	SOLDE EN FIN D'ANNEE
	\$	\$	\$	\$
1		-1		152
2	-106	77	-1	-9
3		578		-544
4	56	113		757
5	528	-789		86,841
6		1,048		-11,220
7	-37,381	52,088	477	23,750
8	-10	178		-26
9			46	750
10				2,135
11	-32	227		2,529
12	-294	-1,611		-8,311
13	-26	2		903
14		-5		46
15	1,127	3,228		19,504
16				-13
17		434		2,081
18	-179	58		3,262
19	-80	91		3,309
20		-361		-10,422
21	401	2,737		7,871
22		-14		-179
23		-97	-20	-107
24	-14	11		881
25		19,882		-26,362
26		7,664		65,149
27	-926	-938		-24,765
28		2,263		7,341
29	-32	-646		565
30		2,155		-1,013
31		224		9,372
32		-1		38
33	-5			39
34		-15		-3,725
35	-7,922	6,188		-14,202
36	-8,402	70		20,407
37	-323	328	474	-180
	-53,620	95,166	976	156,604
	72,180	29,773	-1,325	301,843

1988 TRUST COMPANIES - COMPAGNIES DE FIDUCIE ('000)  
TABLE VII - STATEMENT OF RESERVES

		GENERAL RESERVE AND/OR CONTRIBUTED SURPLUS			MORTGAGE	
		RESERVE GENERALE ET/OU EXCEDENT VERSE			RESERVE	
NO.	COMPANY	BALANCE AT BEGINNING OF YEAR	TRANSFER FROM RETAINED EARNINGS	PREMIUM ON CAPITAL	BALANCE AT END OF YEAR	BALANCE AT BEGINNING OF YEAR
NO.	COMPAGNIE	SOLDE AU DEBUT DE L'ANNEE	VIRER DU COMPTE DES BENEFICES NON REPARTIS	PRIME SUR LE CAPITAL- ACTIONS (1)	SOLDE EN FIN D'ANNEE	SOLDE AU DEBUT DE L'ANNEE
		\$	\$	\$	\$	\$
1	ACADIA TRUST.....					
2	AGF TRUST.....					
3	ATLANTIC TRUST.....	1,319		543	1,862	
4	BAYSHORE TRUST.....	1,950		-1,819	31	
5	CANADA TRUST.....					
6	CANWEST TRUST.....	3,989			3,989	
7	CENTRAL GUARANTY TRUST.....	191,544		68,620	260,164	
8	CITIZENS TRUST.....	508			508	
9	COMMERCIAL TRUST.....					
10	CONFED TRUST.....	10,000		8,000	18,000	
11	CO-OPERATIVE TRUST.....					
12	CORONET TRUST.....	5,000			5,000	
13	EQUITABLE TRUST.....					
14	EVANGELINE TRUST.....					52
15	GENERAL TRUST.....	15,440		-6,000	9,440	
16	GLOBAL TRUST CO.....					
17	HOUSEHOLD TRUST COMPANY.....					
18	INCOME TRUST.....	1,503		513	2,016	250
19	INLAND TRUST.....					
20	INTERNATIONAL TRUST.....					
21	INVESTORS GROUP TRUST.....	100			100	
22	KELTIC TRUST CO.....					
23	MARCIL TRUST.....					
24	MERCHANT TRUST.....	100			100	
25	METROPOLITAN TRUST.....	670		4,865	5,635	
26	MONTREAL TRUST.....	34,781		27,967	62,758	
27	MORGAN TRUST.....	2,350			2,350	
28	MUTUAL TRUST.....	50			50	
29	PEACE HILLS TRUST CO.....	1,157			1,157	
30	PEOPLES TRUST.....	2,541		4,801	7,342	
31	PREMIER TRUST.....	6,825			6,825	
32	PROVINCIAL TRUST COMPANY.....					
33	REGENT TRUST.....					
34	REGIONAL TRUST.....	2,706		900	3,606	
35	ROYAL TRUST.....	10,527		65,571	76,098	
36	STANDARD TRUST.....	5,775			5,775	
37	WELLINGTON TRUST COMPANY.....					
	TOTAL, 1988.....	288,845		173,961	472,806	302
	TOTAL, 1987.....	193,839		8,572	202,411	284
						-250
						18

(1) INCLUDES CHANGE IN ASSETS NOT ADMITTED, CHANGE IN PROVISION FOR DEFICIENCY OF MAXIMUM STATUTORY VALUE AND OTHER ITEMS.



1988 COMPAGNIES DE FIDUCIE - TRUST COMPANIES ('000)  
TABLEAU VII - ETAT DES RESERVES

INVESTMENT RESERVES									
RESERVES DE PLACEMENTS									
RESERVE		OTHER RESERVES							
HYPOTHECAIRE		AUTRES RESERVES							
		CHANGE IN							
		CHANGEMENTS							
NO.	OTHER	BALANCE	BALANCE AT	TRANSFER	PROVISION FOR	ASSETS NOT	OTHER	BALANCE AT	TOTAL
NO.	ITEMS	AT END	BEGINNING	FROM	DEFICIENCY OF	ADMITTED	ITEMS	END OF	INVESTMENT
		OF YEAR	OF YEAR	RETAINED	MAXIMUM			YEAR	RESERVES
				EARNINGS	STATUTORY				
					VALUE				

(1) Y COMPRIS CHANGEMENT A L'ACTIF NON AGREE, CHANGEMENT DE LA PROVISION POUR INSUFFISANCE DE LA VALEUR MAXIMALE STATUTAIRE DES PLACEMENTS ET D'AUTRES POSTES.

1988 TRUST COMPANIES - COMPAGNIES DE FIDUCIE ('000)  
TABLE VIII - DETAILS OF INVESTMENT INCOME EARNED - GUARANTEED TRUST FUNDS

NO. -	COMPANY -	TREASURY BILLS AND SHORT		BONDS	SHARES	COLLATERAL LOANS
		CASH	TERM DEPOSITS			
NO.	COMPAGNIE	ENCAISSE	BONS DU TRESOR ET DEPOTS A COURT TERME	OBLIGATIONS	ACTIONS	PRETS SUR NANTISSEMENT
		\$	\$	\$	\$	\$
1	ACADIA TRUST.....					
2	AGF TRUST.....	30	120	71		
3	ATLANTIC TRUST.....	84	306	142		13
4	BAYSHORE TRUST.....		3,174			
5	CANADA TRUST.....		80,357	27,344	28,772	24,189
6	CANWEST TRUST.....	114	5,284	1,625		408
7	CENTRAL GUARANTY TRUST.....	265	79,354	18,556	41,203	85,832
8	CITIZENS TRUST.....	468	106			85
9	COMMERCIAL TRUST.....					
10	CONFED TRUST.....					
11	CO-OPERATIVE TRUST.....		3,907	2,181	447	221
12	CORONET TRUST.....	179	2,122	451		345
13	EQUITABLE TRUST.....	115	37	178		
14	EVANGELINE TRUST.....	34	123			
15	GENERAL TRUST.....	186	12,285	10,764	3,773	3,437
16	GLOBAL TRUST CO.....					
17	HOUSEHOLD TRUST COMPANY.....		3,270	696	221	1,881
18	INCOME TRUST.....	72	2,440	4	211	178
19	INLAND TRUST.....		515	511	686	
20	INTERNATIONAL TRUST.....		420	14		608
21	INVESTORS GROUP TRUST.....	1,252	9,689	8,310	1,586	521
22	KELTIC TRUST CO.....					
23	MARCIL TRUST.....					
24	MERCHANT TRUST.....		58	375		
25	METROPOLITAN TRUST.....	246	3,618			647
26	MONTREAL TRUST.....		28,874	48,804	10,592	1,458
27	MORGAN TRUST.....	33	4,282	5,394	149	17
28	MUTUAL TRUST.....	1	1,928	1,438	2,357	569
29	PEACE HILLS TRUST CO.....	28	3,397			958
30	PEOPLES TRUST.....	122	2,533			
31	PREMIER TRUST.....	46	1,755		321	
32	PROVINCIAL TRUST COMPANY.....					
33	REGENT TRUST.....					
34	REGIONAL TRUST.....	66	483			
35	ROYAL TRUST.....		26,219	14,011	151,042	11,582
36	STANDARD TRUST.....	370	8,477	265	10,364	1,976
37	WELLINGTON TRUST COMPANY.....		280	932		343
	TOTAL, 1988.....	3,711	285,413	142,066	251,724	135,268
	TOTAL, 1987.....	2,837	194,053	153,563	220,093	130,871

1988 COMPAGNIES DE FIDUCIE - TRUST COMPANIES ('000)  
 TABLEAU VIII - DETAILS DU REVENU DE PLACEMENT REALISE - FONDS GARANTIS

NO.	CONSUMER LOANS	MORTGAGES AND SALE AGREEMENTS	OTHER	TOTAL
NO.	PRETS A LA CONSOMMATION	PRETS HYPOTHECAIRES ET CONVENTIONS DE VENTE	AUTRES	TOTAL
	\$	\$	\$	\$
1				
2		1,283		1,504
3	129	13,374	8	14,056
4	356	21,126		24,656
5	3,317	210,210	28,154	402,343
6		23,529	466	31,426
7	121,173	626,835	34,441	1,007,659
8		8,696		9,355
9				
10				
11	97	80,084		86,937
12		44,283		47,380
13		4,016		4,346
14		886		1,043
15	5,825	92,648	296	129,214
16				
17	5,436	56,096		67,600
18	163	16,941	380	20,389
19		10,620		12,332
20	46	812		1,900
21		45,994	172	67,524
22				
23				
24		2,983		3,416
25		39,629		44,140
26		327,563	27,297	444,588
27	61	12,949		22,885
28	2,793	30,592		39,678
29	330	4,376		9,089
30		10,590	23	13,268
31	408	40,357		42,887
32				
33				
34		6,069		6,618
35	62,351	937,606	12,372	1,215,183
36	23	101,570	24	123,069
37	202	18,430	422	20,609
	202,710	2,790,147	104,055	3,915,094
	143,922	2,310,412	92,377	3,248,128

1988 TRUST COMPANIES - COMPAGNIES DE FIDUCIE ('000)  
TABLE IX - DETAILS OF INVESTMENT INCOME EARNED - COMPANY FUNDS;  
INTEREST INCURRED - GUARANTEED TRUST AND COMPANY FUNDS ('000)

		INVESTMENT INCOME EARNED						
		REVENU DE PLACEMENT REALISE						
NO.	COMPANY	CASH	TREASURY BILLS AND SHORT TERM DEPOSITS	BONDS	SHARES	COLLATERAL LOANS	CONSUMER LOANS	MORTGAGES AND SALE AGREEMENTS
NO.	COMPAGNIE	ENCAISSE	BONS DU TRESOR ET DEPOTS A COURT TERME	OBLIGATIONS	ACTIONS	PRETS SUR NANTISSEMENTS	PRETS A LA CONSUMMATION	PRETS HYPO- THECAIRES ET CONVENTIONS DE VENTE
		\$	\$	\$	\$	\$	\$	\$
1	ACADIA TRUST.....			25				1
2	AGF TRUST.....	7	40	71	201			72
3	ATLANTIC TRUST.....	5						
4	BAYSHORE TRUST.....	196	24	22	289			
5	CANADA TRUST.....		1,039	175	6,562			
6	CANWEST TRUST.....	14		144		152		
7	CENTRAL GUARANTY TRUST.....	958	2,359	365	8,924	8	6,166	2,843
8	CITIZENS TRUST.....		456	118				67
9	COMMERCIAL TRUST.....	3	97	150	7			
10	CONFED TRUST.....	195	1,060	2,984	1,001	1,870	5	24,357
11	CO-OPERATIVE TRUST.....		305	433	111			407
12	CORNET TRUST.....			1,919	17			429
13	EQUITABLE TRUST.....		70	29	131	142	2	
14	EVANGELINE TRUST.....		12					133
15	GENERAL TRUST.....	248		1,875	359	38	29	260
16	GLOBAL TRUST CO.....							
17	HOUSEHOLD TRUST COMPANY.....		8			1	1,123	14,710
18	INCOME TRUST.....		186	61	31		2	
19	INLAND TRUST.....		5	108	7	15	17	417
20	INTERNATIONAL TRUST.....		671	1				
21	INVESTORS GROUP TRUST.....	33	308	300	1,046			633
22	KELTIC TRUST CO.....		2	5				
23	MARCIU TRUST.....	85			3			4
24	MERCHANT TRUST.....			94	3	10	15	
25	METROPOLITAN TRUST.....		2,876					
26	MONTREAL TRUST.....	4,771	2,246	768	12,177			249
27	MORGAN TRUST.....		379	290	51			
28	MUTUAL TRUST.....		1	21	2,392			
29	PEACE HILLS TRUST CO.....		526		122			
30	PEOPLES TRUST.....	36	189		1		1	
31	PREMIER TRUST.....				24			
32	PROVINCIAL TRUST COMPANY.....			54		44		
33	REGENT TRUST.....		12		20			
34	REGIONAL TRUST.....							2
35	ROYAL TRUST.....		53,023	44	23,781			3
36	STANDARD TRUST.....				1,110			2,758
37	WELLINGTON TRUST COMPANY.....	178	53	241	706		31	891
	TOTAL, 1988.....	6,729	65,947	10,298	59,076	2,280	7,391	48,235
	TOTAL, 1987.....	6,584	66,778	6,227	57,114	1,157	8,820	10,960



1988 COMPAGNIE DE FIDUCIE - TRUST COMPANIES ('000)  
 TABLEAU IX - DETAILS DE REVENU DE PLACEMENT REALISE - FONDS DE LA COMPAGNIE;  
 INTERET ENGAGE - FONDS GARANTIS ET FONDS DE LA COMPAGNIE

INTEREST INCURRED									
INTERET ENGAGE									
NO. - NO.	REAL ESTATE - IMMEUBLES	SUBSIDIARIES - FILIALES	ADVANCES TO ESTATES, TRUSTS, AGENCIES - AVANCES AUX SUCCESSIONS, FIDUCIES, AGENCES	OTHER - AUTRES	DEPOSITS AND CERTIFICATES				TOTAL - TOTAL
					TOTAL - TOTAL	DEMAND - A DEMANDE	TERM - A TERME	OTHER BORROWED MONEY - AUTRES EMPRUNTS	
	\$	\$	\$	\$	\$	\$	\$	\$	\$
1					26				
2					391	48	1,205		1,253
3		175		51	231	1,195	10,495	20	11,710
4					531		20,039		20,039
5		14,317	4,605	1,808	28,506	79,860	245,231		325,091
6					310	2,878	23,714		26,592
7	789	23	275	5,101	27,812	141,767	677,743	1,875	821,385
8	158				799	1,354	6,598	11	7,963
9					257				
10					31,472	4,820	19,658	3	24,481
11	510				1,766	754	74,006	322	75,082
12	67			77	2,509	143	42,757	71	42,971
13					374	1	3,538	7	3,546
14					145	1	908		909
15		3,817			6,626	11,757	102,386		114,143
16				61	61				
17					15,842	3,025	63,039	308	66,372
18	9	157			446	302	15,800	102	16,204
19					569	105	10,695		10,800
20					672	532	365		897
21					2,320	7,090	55,397		62,487
22					7				
23				2	94			18	18
24					122		2,868	12	2,880
25		3,226			6,102	1,607	34,727	938	37,272
26					20,211	41,008	369,163		410,171
27		-311			409	1,191	19,692	100	20,983
28					2,414	168	32,160	273	32,601
29					648	743	5,687	142	6,572
30					227	1,038	9,463		10,501
31	-34				-10	1,418	33,650	37	35,105
32					98				
33					32				
34					2	422	4,896		5,318
35		-1,014			75,837	171,755	898,862	2,439	1,073,056
36		1,044			4,912	10,634	96,339	131	107,104
37					2,100		17,711	165	17,876
	1,499	21,434	4,680	7,100	234,870	485,616	2,898,792	6,974	3,391,382
	1,074	22,792	6,219	2,261	189,986	388,096	2,024,405	316,923	2,729,424

1988 TRUST COMPANIES - COMPAGNIES DE FIDUCIE ('000)  
TABLE X - SUMMARY OF SECURITIES - GUARANTEED TRUST FUNDS

NO.	COMPANY	BONDS						
		TREASURY BILLS - BONS DU TRESOR	SHORT TERM DEPOSITS (ONE YEAR OR LESS) - DEPOTS A TERME (UN AN OU MOINS)	TOTAL	CANADIAN - CANADIENNES			
					FEDERAL - FEDERALES (1)	PROVINCIAL - PROVINCIALES (1)	MUNICIPAL, PUBLIC AUTHORITY AND SCHOOL - DE MUNICIPALI- TES, D'ADMI- NISTRATIONS PUBLIQUES ET DE COMMISSIONS SCOLAIRES	CORPORATE NOTES OF ONE YEAR OR LESS - BILLETS DE CORPORATIONS (UN AN OU MOINS)
		\$	\$	\$	\$	\$	\$	\$
1	ACADIA TRUST							
2	AGF TRUST							
	(2) B.V.-V.C....	872	1,600	2,472				596
	(2) M.S.V.-V.M.S....	872	1,600	2,472				596
3	ATLANTIC TRUST							
	(2) B.V.-V.C....				1,455	209		
	(2) M.S.V.-V.M.S....				1,455	209		
4	BAYSHORE TRUST							
	(2) B.V.-V.C....	44,797		44,797				11,290
	(2) M.S.V.-V.M.S....	44,797		44,797				11,290
5	CANADA TRUST							
	(2) B.V.-V.C....	253,012	781,669	1,034,681		10,819		28,786
	(2) M.S.V.-V.M.S....	253,012	781,669	1,034,681		10,819		28,786
6	CANNEST TRUST							
	(2) B.V.-V.C....	56,644		56,644		1,777		
	(2) M.S.V.-V.M.S....	56,644		56,644		1,777		
7	CENTRAL GUARANTY TRUST							
	(2) B.V.-V.C....	388,607		388,607	107,833	50,232	2,502	98,187
	(2) M.S.V.-V.M.S....	388,607		388,607	107,833	50,232	2,061	97,765
8	CITIZENS TRUST							
	(2) B.V.-V.C....	4,186	4,000	8,186				500
	(2) M.S.V.-V.M.S....	4,186	4,000	8,186				500
9	COMMERCIAL TRUST							
10	CONFED TRUST							
	(2) B.V.-V.C....	21,321		21,321	6,029	17,246	1,566	
	(2) M.S.V.-V.M.S....	21,321		21,321	6,029	17,246	1,578	
11	CO-OPERATIVE TRUST							
	(2) B.V.-V.C....	50,075	2,781	52,856	13,273	8,322		
	(2) M.S.V.-V.M.S....	50,075	2,781	52,856	13,273	8,322		
12	CORONET TRUST							
	(2) B.V.-V.C....	15,954	9,643	25,597		3,979		
	(2) M.S.V.-V.M.S....	15,954	9,643	25,597		3,979		
13	EQUITABLE TRUST							
	(2) B.V.-V.C....	800		800	2,483			
	(2) M.S.V.-V.M.S....	800		800	2,483			
14	EVANGELINE TRUST							
	(2) B.V.-V.C....					100		
	(2) M.S.V.-V.M.S....					100		
15	GENERAL TRUST							
	(2) B.V.-V.C....	37,313	74,511	111,824	27,502	43,609	16,543	
	(2) M.S.V.-V.M.S....	37,313	74,511	111,824	27,502	43,609	16,701	
16	GLOBAL TRUST CO.							
17	HOUSEHOLD TRUST COMPANY							
	(2) B.V.-V.C....	34,417		34,417				
	(2) M.S.V.-V.M.S....	34,417		34,417				

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(2) BECAUSE OF SPACE LIMITATIONS, THE FOLLOWING ABBREVIATIONS HAVE BEEN USED: B.V.-V.C., BOOK VALUE-VALEUR COMPTABLE; M.S.V.-V.M.S., MAXIMUM STATUTORY VALUE-VALEUR MAXIMALE STATUTAIRE.

1988 COMPAGNIES DE FIDUCIE - TRUST COMPANIES ('000)  
TABLEAU X - SOMMAIRE DES TITRES DETENUS - FONDS GARANTIS

OBLIGATIONS				SHARES - ACTIONS					
NO. - NO.	ALL OTHER - AUTRES	FOREIGN BONDS - OBLIGATIONS ETRANGERES	TOTAL BONDS - TOTAL OBLIGATIONS	CANADIAN - CANADIENNES	FOREIGN - ETRANGERES		TOTAL SHARES - TOTAL ACTIONS	GRAND TOTAL - TOTAL GLOBAL	
				PREFERRED - PRIVILEGIEES	COMMON - ORDINAIRES	PREFERRED - PRIVILEGIEES			COMMON - ORDINAIRES
	\$	\$	\$	\$	\$	\$	\$	\$	
1									
2			596					3,068	
			596					3,068	
3			1,664					1,664	
			1,664					1,664	
4			11,290					56,087	
			11,290					56,087	
5	32,937		72,542	310,211	2,182		312,393	1,419,616	
	32,817		72,422	292,279	2,062		294,341	1,401,444	
6			1,777					58,421	
			1,777					58,421	
7	96,926	1,000	356,680	372,201	74,079		86	1,191,653	
	93,594	1,035	352,520	359,812	66,136		5	1,167,080	
8		119	619					8,805	
		122	622					8,808	
9									
10	11,758		36,599	32,711			32,711	90,631	
	11,420		36,273	32,851			32,851	90,445	
11	6,449		28,044	8,367	2,925		11,292	92,192	
	6,434		28,029	8,367	2,925		11,292	92,177	
12	2,504		6,483					32,080	
	2,476		6,455					32,052	
13			2,483					3,283	
			2,483					3,283	
14	455		555					555	
	455		555					555	
15	18,572		106,226	63,437	1,803		65,240	283,290	
	18,282		106,094	63,232	1,643		64,875	282,793	
16									
17				2,491			2,491	36,908	
				2,656			2,656	37,073	

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PROVINCIALES; POUR TOUS LES AUTRES TITRES LA VALEUR MAXIMALE STATUTAIRE EST LA VALEUR AU MARCHE.  
(2) ETANT DONNE LE PEU D'ESPACE DISPONIBLE, DES ABBREVIATIONS ONT ETE UTILISEES: V.C.-B.V., VALEUR  
COMPTABLE-BOOK VALUE; V.M.S.-M.S.V., VALEUR MAXIMALE STATUTAIRE-MAXIMUM STATUTORY VALUE.

1988 TRUST COMPANIES - COMPAGNIES DE FIDUCIE ('000)  
TABLE X - SUMMARY OF SECURITIES - GUARANTEED TRUST FUNDS

NO.	COMPANY	BONDS						
		CANADIAN - CANADIENNES						CORPORATE NOTES OF ONE YEAR OR LESS
		TREASURY BILLS	SHORT TERM DEPOSITS (ONE YEAR OR LESS)	TOTAL	FEDERAL	PROVINCIAL	MUNICIPAL, PUBLIC AUTHORITY AND SCHOOL	
NO.	COMPAGNIE	BONS DU TRESOR	DEPOTS A TERME (UN AN OU MOINS)	TOTAL	FEDERALES (1)	PROVINCIALES (1)	DE MUNICIPALI- TES, D'ADMI- NISTRATIONS PUBLIQUES ET DE COMMISSIONS SCOLAIRES	BILLETS DE CORPORATIONS (UN AN OU MOINS)
		\$	\$	\$	\$	\$	\$	\$
18	INCOME TRUST							
	(2) B.V.-V.C....	12,606	15,231	27,837				3,882
	(2) M.S.V.-V.M.S....	12,606	15,231	27,837				3,882
19	INLAND TRUST							
	(2) B.V.-V.C....	12,584		12,584	1,497	721		
	(2) M.S.V.-V.M.S....	12,584		12,584	1,497	721		
20	INTERNATIONAL TRUST							
	(2) B.V.-V.C....	1,934	1,538	3,472	49			
	(2) M.S.V.-V.M.S....	1,934	1,538	3,472	49			
21	INVESTORS GROUP TRUST							
	(2) B.V.-V.C....	25,334	101,449	126,783		37,112	6,983	14,200
	(2) M.S.V.-V.M.S....	25,334	101,449	126,783		37,112	6,898	14,450
22	KELTIC TRUST CO.							
23	MARCIL TRUST							
24	MERCHANT TRUST							
	(2) B.V.-V.C....		500	500	3,888			
	(2) M.S.V.-V.M.S....		500	500	3,888			
25	METROPOLITAN TRUST							
	(2) B.V.-V.C....	18,329		18,329				
	(2) M.S.V.-V.M.S....	18,329		18,329				
26	MONTREAL TRUST							
	(2) B.V.-V.C....	242,194	280,213	522,407	60,558	85,245	21,658	153,372
	(2) M.S.V.-V.M.S....	242,194	280,213	522,407	60,558	85,245	21,563	153,306
27	MORGAN TRUST							
	(2) B.V.-V.C....				26,021	34,847		
	(2) M.S.V.-V.M.S....				26,021	34,847		
28	MUTUAL TRUST							
	(2) B.V.-V.C....	11,829	20,332	32,161	7,629	8,825	984	1,973
	(2) M.S.V.-V.M.S....	11,829	20,332	32,161	7,629	8,825	1,000	1,973
29	PEACE HILLS TRUST CO							
	(2) B.V.-V.C....	799	27,757	28,556				3,390
	(2) M.S.V.-V.M.S....	799	27,757	28,556				3,390
30	PEOPLES TRUST							
	(2) B.V.-V.C....	27,027	4,037	31,064				
	(2) M.S.V.-V.M.S....	27,027	4,037	31,064				
31	PREMIER TRUST							
	(2) B.V.-V.C....	16,606		16,606				
	(2) M.S.V.-V.M.S....	16,606		16,606				
32	PROVINCIAL TRUST COMPANY							
33	REGENT TRUST							
34	REGIONAL TRUST							
	(2) B.V.-V.C....	4,844		4,844				
	(2) M.S.V.-V.M.S....	4,844		4,844				
35	ROYAL TRUST							
	(2) B.V.-V.C....	789,136	145,853	934,989	17,290	33,169	2,000	
	(2) M.S.V.-V.M.S....	789,136	145,853	934,989	17,290	33,169	2,451	

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1988 COMPAGNIES DE FIDUCIE - TRUST COMPANIES ('000)  
TABLEAU X - SOMMAIRE DES TITRES DETENUS - FONDS GARANTIS

OBLIGATIONS				SHARES - ACTIONS					
NO. - NO.	ALL OTHER - AUTRES	FOREIGN BONDS - OBLIGATIONS ETRANGERES	TOTAL BONDS - TOTAL OBLIGATIONS	CANADIAN - CANADIENNES		FOREIGN - ETRANGERES		TOTAL SHARES - TOTAL ACTIONS	GRAND TOTAL - TOTAL GLOBAL
				PREFERRED - PRIVILEGIEES	COMMON - ORDINAIRES	PREFERRED - PRIVILEGIEES	COMMON - ORDINAIRES		
	\$	\$	\$	\$	\$	\$	\$	\$	\$
18									
	19		3,901	2,754	379			3,133	34,871
	10		3,892	2,773	26			2,799	34,528
19									
			2,218	7,209				7,209	22,011
			2,218	7,108				7,108	21,910
20									
			49						3,521
			49						3,521
21									
	29,839	3,006	91,140	19,571				19,571	237,494
	28,796	2,580	89,836	18,912				18,912	235,531
22									
23									
24									
	30		3,918						4,318
	30		3,918						4,418
25									
									1,329
									1,329
26									
	191,911	5,833	518,577	138,637	2,281			140,918	1,181,902
	190,937	5,833	517,442	128,518	2,303			130,821	1,170,670
27									
	7,500		68,368		4,388			4,388	72,756
	7,012		67,880		3,142			3,142	71,022
28									
	7,623		27,034	32,283	1,582			33,865	93,060
	7,597		27,024	32,958	1,105			34,063	93,248
29									
			3,390						31,946
			3,390						31,946
30									
									31,064
									31,064
31									
				5,308				5,308	21,914
				5,338				5,338	21,944
32									
33									
34									
									4,844
									4,844
35									
			52,459	162,898	11,962			174,860	1,162,308
			52,910	163,883	14,926			178,809	1,166,708

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PROVINCIALES; POUR TOUTS LES AUTRES TITRES LA VALEUR MAXIMALE STATUTAIRE EST LA VALEUR AU MARCHE.  
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COMPTABLE-BOOK VALUE; V.M.S.-M.S.V., VALEUR MAXIMALE STATUTAIRE-MAXIMUM STATUTORY VALUE.

1988 TRUST COMPANIES - COMPAGNIES DE FIDUCIE ('000)  
TABLE X - SUMMARY OF SECURITIES - GUARANTEED TRUST FUNDS

BONDS									
CANADIAN - CANADIENNES									
NO.	COMPANY	TREASURY BILLS	SHORT TERM DEPOSITS (ONE YEAR OR LESS)	TOTAL	FEDERAL	PROVINCIAL	MUNICIPAL, PUBLIC AUTHORITY AND SCHOOL	CORPORATE NOTES OF ONE YEAR OR LESS	
NO.	COMPAGNIE	BONS DU TRESOR	DEPOTS A TERME (UN AN OU MOINS)	TOTAL	FEDERALES (1)	PROVINCIALES (1)	DE MUNICIPAL- ITES, D'ADMI- NISTRATIONS PUBLIQUES ET DE COMMISSIONS SCOLAIRES	BILLETS DE CORPORATIONS (UN AN OU MOINS)	
		\$	\$	\$	\$	\$	\$	\$	\$
36	STANDARD TRUST								
	(2) B.V.-V.C...	112,021	.....	112,021	110	2,536	.....	14,771	
	(2) M.S.V.-V.M.S....	112,021	.....	112,021	110	2,536	.....	14,771	
37	WELLINGTON TRUST COMPANY								
	(2) B.V.-V.C...	8,536	.....	8,536	1,991	9,685	621	.....	
	(2) M.S.V.-V.M.S....	8,536	.....	8,536	1,991	9,685	632	.....	
	TOTAL, 1988								
	(2) B.V.-V.C...	2,191,777	1,471,114	3,662,891	277,608	348,433	52,857	330,947	
	(2) M.S.V.-V.M.S....	2,191,777	1,471,114	3,662,891	277,608	348,433	52,884	330,709	

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1988 COMPAGNIES DE FIDUCIE - TRUST COMPANIES ('000)  
TABLEAU X - SOMMAIRE DES TITRES DETENUS - FONDS GARANTIS

NO.	OBLIGATIONS			SHARES - ACTIONS				TOTAL SHARES - TOTAL ACTIONS	GRAND TOTAL - TOTAL GLOBAL
	ALL OTHER	FOREIGN BONDS	TOTAL BONDS	CANADIAN - CANADIENNES	COMMON	PREFERRED	COMMON		
NO.	AUTRES	OBLIGATIONS ETRANGERES	TOTAL OBLIGATIONS	PRIVILEGIEES	ORDINAIRES	PRIVILEGIEES	ORDINAIRES		
	\$	\$	\$	\$	\$	\$	\$	\$	\$
36									
	549	.....	17,966	71,381	57,224	.....	.....	128,605	258,592
	546	.....	17,963	70,892	51,394	.....	.....	122,286	252,270
37									
	.....	.....	12,297	.....	.....	.....	.....	.....	20,833
	.....	.....	12,308	.....	.....	.....	.....	.....	20,844
	407,072	9,958	1,426,875	1,229,459	158,805	.....	86	1,388,350	6,478,116
	400,406	9,570	1,419,610	1,189,579	145,662	.....	5	1,335,246	6,417,747

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PROVINCIALES; POUR TOUTS LES AUTRES TITRES LA VALEUR MAXIMALE STATUTAIRE EST LA VALEUR AU MARCHE.  
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COMPTABLE-BOOK VALUE; V.M.S.-M.S.V., VALEUR MAXIMALE STATUTAIRE-MAXIMUM STATUTORY VALUE.

1988 TRUST COMPANIES - COMPAGNIES DE FIDUCIE ('000)  
TABLE XI - SUMMARY OF SECURITIES - COMPANY FUNDS

NO.	COMPANY	TREASURY BILLS	SHORT TERM DEPOSITS (ONE YEAR OR LESS)	TOTAL	BONDS			
					CANADIAN - CANADIENNES			
					FEDERAL	PROVINCIAL	MUNICIPAL, PUBLIC AUTHORITY AND SCHOOL	CORPORATE NOTES OF ONE YEAR OR LESS
NO.	COMPAGNIE	BONS DU TRESOR	DEPOTS A TERME (UN AN OU MOINS)	TOTAL	FEDERALES (1)	PROVINCIALES (1)	DE MUNICIPAL- TES, D'ADMI- NISTRATIONS PUBLIQUES ET DE COMMISSIONS SCOLAIRES	BILLETS DE CORPORATIONS (UN AN OU MOINS)
		\$	\$	\$	\$	\$	\$	\$
1	ACADIA TRUST							
	(2) B. V. - V. C.		340	340				
	(2) M. S. V. - V. M. S.		340	340				
2	AGF TRUST							
	(2) B. V. - V. C.	1,354	150	1,504				300
	(2) M. S. V. - V. M. S.	1,354	150	1,504				300
3	ATLANTIC TRUST							
4	BAYSHORE TRUST							
	(2) B. V. - V. C.							
	(2) M. S. V. - V. M. S.							
5	CANADA TRUST							
	(2) B. V. - V. C.		2,236	2,236		1,095		
	(2) M. S. V. - V. M. S.		2,236	2,236		1,095		
6	CANWEST TRUST							
	(2) B. V. - V. C.				1,505			
	(2) M. S. V. - V. M. S.				1,505			
7	CENTRAL GUARANTY TRUST							
	(2) B. V. - V. C.	15,863		15,863	903	1,565		
	(2) M. S. V. - V. M. S.	15,863		15,863	903	1,565		
8	CITIZENS TRUST							
	(2) B. V. - V. C.	2,852	1,000	3,852		497		
	(2) M. S. V. - V. M. S.	2,852	1,000	3,852		497		
9	COMMERCIAL TRUST							
	(2) B. V. - V. C.	1,698		1,698	1,008			50
	(2) M. S. V. - V. M. S.	1,698		1,698	1,008			53
10	CONFED TRUST							
	(2) B. V. - V. C.	267		267	1,149		375	1,500
	(2) M. S. V. - V. M. S.	267		267	1,149		375	1,500
11	CO-OPERATIVE TRUST							
	(2) B. V. - V. C.		4,301	4,301	1,000			
	(2) M. S. V. - V. M. S.		4,301	4,301	1,000			
12	CORONET TRUST							
	(2) B. V. - V. C.				7,325	4,636	650	
	(2) M. S. V. - V. M. S.				7,325	4,636	610	
13	EQUITABLE TRUST							
	(2) B. V. - V. C.							
	(2) M. S. V. - V. M. S.							
14	EVANGELINE TRUST							
15	GENERAL TRUST							
	(2) B. V. - V. C.	92	6,600	6,692	15,102	1,995		
	(2) M. S. V. - V. M. S.	92	6,600	6,692	15,102	1,995		
16	GLOBAL TRUST CO.							
	(2) B. V. - V. C.		693	693				
	(2) M. S. V. - V. M. S.		693	693				
17	HOUSEHOLD TRUST COMPANY							
18	INCOME TRUST							
	(2) B. V. - V. C.	1,929		1,929	476			2,920
	(2) M. S. V. - V. M. S.	1,929		1,929	476			2,920
19	INLAND TRUST							
	(2) B. V. - V. C.				267	696		
	(2) M. S. V. - V. M. S.				267	696		

(1) FOR FEDERAL AND PROVINCIAL BONDS, MAXIMUM STATUTORY VALUE IS EQUAL TO BOOK VALUE; FOR ALL OTHER SECURITIES MAXIMUM STATUTORY VALUE IS EQUAL TO MARKET VALUE.

(2) BECAUSE OF SPACE LIMITATIONS, THE FOLLOWING ABBREVIATIONS HAVE BEEN USED: B.V.-V.C., BOOK VALUE-VALEUR COMPTABLE; M.S.V.-V.M.S., MAXIMUM STATUTORY VALUE-VALEUR MAXIMALE STATUTAIRE.



1988 COMPAGNIES DE FIDUCIE - TRUST COMPANIES ('000)  
TABLEAU XI - SOMMAIRES DES TITRES DETENUS - FONDS DE LA COMPAGNIE

OBLIGATIONS				SHARES - ACTIONS					
NO. - NO.	ALL OTHER - AUTRES	FOREIGN BONDS - OBLIGATIONS ETRANGERES	TOTAL BONDS - TOTAL OBLIGATIONS	CANADIAN - CANADIENNES		FOREIGN - ETRANGERES		TOTAL SHARES - TOTAL ACTIONS	GRAND TOTAL - TOTAL GLOBAL
				PREFERRED - PRIVILEGIEES	COMMON - ORDINAIRES	PREFERRED - PRIVILEGIEES	COMMON - ORDINAIRES		
	\$	\$	\$	\$	\$	\$	\$	\$	\$
1									340
									340
2			300	2,391				2,391	4,195
			300	2,385				2,385	4,189
3									
4	200		200	3,000	750			3,750	3,950
	201		201	2,625	745			3,370	3,571
5									
	765		1,860	39,859	8,079			47,938	52,034
	722		1,817	39,603	11,214			50,817	54,870
6									
			1,505						1,505
			1,505						1,505
7									
	2,588	669	5,725	107,099	21,574			128,673	150,261
	2,559	600	5,627	99,742	53,848			153,590	175,080
8									
			497						497
			497						497
9									
			1,058		23			23	2,779
			1,061		29			29	2,786
10									
	500		3,524			2,614		2,614	6,405
	489		3,513			2,547		2,547	6,327
11									
	2,000		3,000	669				669	7,970
	2,000		3,000	592				592	7,893
12									
	10,368		22,979	565				565	23,544
	10,145		22,716	565				565	23,281
13									
	853		853		1,267		12	1,279	2,132
	853		853		1,183		9	1,192	2,045
14									
15									
	3,448		20,545	2,091	4,819	437	198	7,545	34,782
	2,661		19,758	1,929	4,152	347	126	6,554	33,004
16									
									693
									693
17									
18									
	250		3,646		1,494			1,494	7,069
	250		3,646		1,216			1,216	6,791
19									
	104		1,067	83	5			88	1,155
	99		1,062	69	4			73	1,135

(1) LA VALEUR MAXIMALE STATUTAIRE EST LA VALEUR COMPTABLE POUR LES OBLIGATIONS FEDERALES ET  
PROVINCIALES. POUR TOUTS LES AUTRES TITRES LA VALEUR MAXIMALE STATUTAIRE EST LA VALEUR AU MARCHE.  
(2) ETANT DONNE LE PEU D'ESPACE DISPONIBLE, DES ABBREVIATIONS ONT ETE UTILISEES: V.C.-B.V., VALEUR  
COMPTABLE-BOOK VALUE; V.M.S.-M.S.V., VALEUR MAXIMALE STATUTAIRE-MAXIMUM STATUTORY VALUE.

1988 TRUST COMPANIES - COMPAGNIES DE FIDUCIE ('000)  
TABLE XI - SUMMARY OF SECURITIES - COMPANY FUNDS

NO.	COMPANY	BONDS						
		TREASURY BILLS - BONS DU TRESOR	SHORT TERM DEPOSITS (ONE YEAR OR LESS) - DEPOTS A TERME (UN AN OU MOINS)	TOTAL	CANADIAN - CANADIENNES			
					FEDERAL - FEDERALES (1)	PROVINCIAL - PROVINCIALES (1)	MUNICIPAL, PUBLIC AUTHORITY AND SCHOOL - MUNICIPALI- TES, D'ADMI- NISTRATIONS PUBLIQUES ET DE COMMISSIONS SCOLAIRES	CORPORATE NOTES OF ONE YEAR OR LESS - BILLETS DE CORPORATIONS (UN AN OU MOINS)
NO.	COMPAGNIE			TOTAL				
		\$	\$	\$	\$	\$	\$	\$
20	INTERNATIONAL TRUST							
	(2) B.V.-V.C.	3,249	3,891	7,140			20	
	(2) M.S.V.-V.M.S.	3,249	3,891	7,140			20	
21	INVESTORS GROUP TRUST							
	(2) B.V.-V.C.	2,519		2,519	1,882		34	
	(2) M.S.V.-V.M.S.	2,519		2,519	1,882		34	
22	KELTIC TRUST CO.							
	(2) B.V.-V.C.						50	
	(2) M.S.V.-V.M.S.						50	
23	MARCIL TRUST							
	(2) B.V.-V.C.							
	(2) M.S.V.-V.M.S.							
24	MERCHANT TRUST							
	(2) B.V.-V.C.	760		760				
	(2) M.S.V.-V.M.S.	760		760				
25	METROPOLITAN TRUST							
26	MONTREAL TRUST							
	(2) B.V.-V.C.	17,624	28,770	46,394	10			7,000
	(2) M.S.V.-V.M.S.	17,624	28,770	46,394	10			7,000
27	MORGAN TRUST							
	(2) B.V.-V.C.		1,000	1,000	3,452			
	(2) M.S.V.-V.M.S.		1,000	1,000	3,452			
28	MUTUAL TRUST							
	(2) B.V.-V.C.				27			
	(2) M.S.V.-V.M.S.				27			
29	PEACE HILLS TRUST CO							
	(2) B.V.-V.C.		2,354	2,354				3,185
	(2) M.S.V.-V.M.S.		2,354	2,354				3,185
30	PEOPLES TRUST							
	(2) B.V.-V.C.	9,316		9,316				
	(2) M.S.V.-V.M.S.	9,316		9,316				
31	PREMIER TRUST							
	(2) B.V.-V.C.							
	(2) M.S.V.-V.M.S.							
32	PROVINCIAL TRUST COMPANY							
	(2) B.V.-V.C.						495	
	(2) M.S.V.-V.M.S.						495	
33	REGENT TRUST							
	(2) B.V.-V.C.	142	16	158				
	(2) M.S.V.-V.M.S.	142	16	158				
34	REGIONAL TRUST							
35	ROYAL TRUST							
	(2) B.V.-V.C.	1,905		1,905	61,237	5,123		
	(2) M.S.V.-V.M.S.	1,905		1,905	61,237	5,123		
36	STANDARD TRUST							
	(2) B.V.-V.C.							
	(2) M.S.V.-V.M.S.							
37	WELLINGTON TRUST COMPANY							
	(2) B.V.-V.C.						126	
	(2) M.S.V.-V.M.S.						126	
	TOTAL, 1988							
	(2) B.V.-V.C.	59,570	51,351	110,921	95,343	16,332	1,025	14,955
	(2) M.S.V.-V.M.S.	59,570	51,351	110,921	95,343	16,332	985	14,958

(1) FOR FEDERAL AND PROVINCIAL BONDS, MAXIMUM STATUTORY VALUE IS EQUAL TO BOOK VALUE; FOR ALL OTHER SECURITIES MAXIMUM STATUTORY VALUE IS EQUAL TO MARKET VALUE.

(2) BECAUSE OF SPACE LIMITATIONS, THE FOLLOWING ABBREVIATIONS HAVE BEEN USED: B.V.-V.C., BOOK VALUE-VALEUR COMPTABLE; M.S.V.-V.M.S., MAXIMUM STATUTORY VALUE-VALEUR MAXIMALE STATUTAIRE.

1988 COMPAGNIES DE FIDUCIE - TRUST COMPANIES ('000)  
TABLEAU XI - SOMMAIRES DES TITRES DETENUS - FONDS DE LA COMPAGNIE

OBLIGATIONS				SHARES - ACTIONS					
NO. - NO.	ALL OTHER - AUTRES	FOREIGN BONDS - OBLIGATIONS ETRANGERES	TOTAL BONDS - TOTAL OBLIGATIONS	CANADIAN - CANADIENNES		FOREIGN - ETRANGERES		TOTAL SHARES - TOTAL ACTIONS	GRAND TOTAL - TOTAL GLOBAL
				PREFERRED - PRIVILEGIEES	COMMON - ORDINAIRES	PREFERRED - PRIVILEGIEES	COMMON - ORDINAIRES		
	\$	\$	\$	\$	\$	\$	\$	\$	\$
20									
			20						7,160
			20						7,160
21									
	554		2,470	13,301				13,301	18,290
	541		2,457	13,086				13,086	18,082
22									
			50						50
			50						50
23									
					7		39	46	46
					7		45	52	52
24									
									760
									760
25									
26									
	150		7,160	62,460	61,534			123,994	177,548
	150		7,160	61,728	63,095			124,823	178,377
27									
	2,078		5,530		3,216			3,216	9,746
	2,078		5,530		3,241			3,241	9,771
28									
			27	16,656	7,685			24,341	24,368
			27	16,618	7,978			24,596	24,623
29									
			3,185	1,480	2			1,482	7,021
			3,185	1,490	2			1,492	7,031
30									
	5		5						9,321
	5		5						9,321
31									
					127			127	127
					412			412	412
32									
			495						495
			495						495
33									
				249				249	407
				215				215	373
34									
35									
			66,360	249,804	146,961			396,765	465,030
			66,360	247,733	159,272			407,005	475,270
36									
				1,066	16,812			17,878	17,878
				1,107	18,125			19,232	19,232
37									
			126	12,583	2,730			15,313	15,439
			126	12,530	2,325			14,855	14,981
	23,863	669	152,187	513,356	277,085	3,051	249	793,741	1,056,849
	22,753	600	150,971	502,017	326,848	2,894	180	831,939	1,093,831

(1) LA VALEUR MAXIMALE STATUTAIRE EST LA VALEUR COMPTABLE POUR LES OBLIGATIONS FEDERALES ET  
PROVINCIALES; POUR TOUS LES AUTRES TITRES LA VALEUR MAXIMALE STATUTAIRE EST LA VALEUR AU MARCHÉ.  
(2) ETANT DONNE LE PEU D'ESPACE DISPONIBLE, DES ABBREVIATIONS ONT ETE UTILISEES: V.C.-B.V., VALEUR  
COMPTABLE-BOOK VALUE; V.M.S.-M.S.V., VALEUR MAXIMALE STATUTAIRE-MAXIMUM STATUTORY VALUE.

1988 TRUST COMPANIES - COMPAGNIES DE FIDUCIE ('000)  
TABLE XII - MORTGAGES AND SALE AGREEMENTS: REAL ESTATE

		GUARANTEED TRUST FUNDS				COMPANY	
		FONDS GARANTIS				FONDS DE	
NO.	COMPANY	N.H.A.	OTHER INSURED	CONVENTIONAL	TOTAL	N.H.A.	OTHER INSURED
NO.	COMPAGNIE	L.N.H.	AUTRES ASSURES	CONVENTIONNEL	TOTAL	L.N.H.	AUTRES ASSURES
		\$	\$	\$	\$	\$	\$
1	ACADIA TRUST.....						
2	AGF TRUST.....			12,161	12,161	606	
3	ATLANTIC TRUST.....	2,787	5,063	123,241	131,091		
4	BAYSHORE TRUST.....			228,181	228,181		
5	CANADA TRUST.....	421,601	118,165	1,047,559	1,587,325		
6	CANWEST TRUST.....	16,897	24,212	205,035	246,144		
7	CENTRAL GUARANTY TRUST.....	564,359	425,353	6,011,271	7,000,983		
8	CITIZENS TRUST.....	1,436	1,729	88,962	92,127		
9	COMMERCIAL TRUST.....						
10	CONFED TRUST.....	7,805	38,911	244,884	291,600		
11	CO-OPERATIVE TRUST.....	434,211	44,106	246,130	724,447		
12	CORONET TRUST.....	33,935	1,070	430,972	465,977	68	
13	EQUITABLE TRUST.....		596	35,068	35,664		
14	EVANGELINE TRUST.....	3,471		5,625	9,096	818	
15	GENERAL TRUST.....	62,637	24,608	820,747	907,992		
16	GLOBAL TRUST CO.....						
17	HOUSEHOLD TRUST COMPANY.....	91,242	2,398	580,880	674,520	39,012	
18	INCOME TRUST.....	2,648	3,045	162,591	168,284		
19	INLAND TRUST.....	30,759	18,749	46,608	96,116		
20	INTERNATIONAL TRUST.....			5,531	5,531		
21	INVESTORS GROUP TRUST.....	129,898	21,296	368,807	521,001	1,369	1,243
22	KELTIC TRUST CO.....						
23	MARCIL TRUST.....						
24	MERCHANT TRUST.....	245	2,100	32,386	34,731		
25	METROPOLITAN TRUST.....	50,121	38,238	477,817	566,176		
26	MONTREAL TRUST.....	555,829	309,116	2,739,624	3,604,569		
27	MORGAN TRUST.....	20,360	4,797	68,730	93,887		
28	MUTUAL TRUST.....	2,613	215	326,478	329,306		
29	PEACE HILLS TRUST CO.....	30,627		9,771	40,398		
30	PEOPLES TRUST.....	21,285	173	94,297	115,755		
31	PREMIER TRUST.....	42,083	972	373,120	416,175		
32	PROVINCIAL TRUST COMPANY.....						
33	REGENT TRUST.....						
34	REGIONAL TRUST.....	597	403	57,679	58,679		
35	ROYAL TRUST.....	1,503,863	235,752	8,051,674	9,791,289		71
36	STANDARD TRUST.....	11,218	34,461	876,176	921,855	71	
37	WELLINGTON TRUST COMPANY.....	127		212,814	212,941		
	TOTAL, 1988.....	4,042,654	1,355,528	23,985,819	28,384,001	41,944	1,314
	TOTAL, 1987.....	3,755,374	1,332,740	18,316,657	23,404,771	1,986	759

1988 COMPAGNIES DE FIDUCIE - TRUST COMPANIES ('000)  
TABLEAU XII - PRETS HYPOTHECAIRES ET CONVENTIONS DE VENTE: BIENS-FONDS

FUNDS			REAL ESTATE			
LA COMPAGNIE			BIENS-FONDS			
			COMPANY FUNDS - FONDS DE LA COMPAGNIE			
NO.	CONVENTIONAL	TOTAL	GUARANTEED TRUST FUNDS	HELD FOR SALE	FOR COMPANY'S OWN USE	TOTAL COMPANY FUNDS
NO.	CONVENTIONNEL	TOTAL	FONDS DE FIDUCIE GARANTIS	DETENUS POUR VENTE	DETENUS PAR LA COMPAGNIE POUR SON PROPRE USAGE	TOTAL FONDS DE LA COMPAGNIE
1	6	6				
2		606				
3				339		339
4						
5				1,593		1,593
6	918	918	2,073		4,076	4,076
7	37,867	37,867		5,855	43,464	49,319
8	544	544	3,968			
9						
10						
11	3,939	3,939		11,862	4,860	16,722
12	5,081		522			
13	218	218				
14	291	1,109				
15	2,476	2,476	13,194		2,016	2,016
16						
17	11,444	50,456		249		249
18				15	767	782
19	3,619	3,619	76			
20						
21	8,235	10,847	2,436			
22						
23	33	33				
24						
25			426			
26	3,384	3,384		2,230	618	2,848
27			883			
28						
29	90	90		675		675
30						
31					131	131
32						
33						
34	582	582				
35		71			4,035	4,035
36	37,399	37,470	4,114		734	734
37			1,669			
	116,126	159,384	29,361	22,818	60,701	83,519
	128,777	131,522	39,447	43,747	24,629	68,376



1988 TRUST COMPANIES - COMPAGNIES DE FIDUCIE ('000)  
TABLE XIII - ASSETS NOT ADMITTED  
TABLEAU XIII - ACTIF NON ADMIS

NO.	COMPANY	DEFERRED EXPENSES	LEASEHOLD IMPROVEMENTS	FURNITURE AND EQUIPMENT	PREPAID EXPENSES	OTHER	TOTAL
NO.	COMPAGNIE	DEPENSES REPORTÉES	AMELIORATIONS LOCATIVES	MOBILIER ET AGENCEMENTS	FRAIS PAYES D'AVANCE	AUTRES	TOTAL
		\$	\$	\$	\$	\$	\$
1	ACADIA TRUST.....						
2	AGF TRUST.....	76		1	16	74	167
3	ATLANTIC TRUST.....	373	225	276	66	293	1,233
4	BAYSHORE TRUST.....	195	9	26	32	91	353
5	CANADA TRUST.....	4,625		54	39	1,172	5,890
6	CANWEST TRUST.....	1,448	871	980	1,257	1,080	5,636
7	CENTRAL GUARANTY TRUST.....	8,768	4,348	4,428	5,805	73,098	96,447
8	CITIZENS TRUST.....	314	25	86	51	27	503
9	COMMERCIAL TRUST.....						
10	CONFED TRUST.....	2,777	7	130	1,236		4,150
11	CO-OPERATIVE TRUST.....		251	336	470	125	1,182
12	CORONET TRUST.....	2,205	149	139	136	817	3,446
13	EQUITABLE TRUST.....			20	23		43
14	EVANGELINE TRUST.....	6				1	7
15	GENERAL TRUST.....	3,052		2,660	1,082	531	7,325
16	GLOBAL TRUST CO.....					15	15
17	HOUSEHOLD TRUST COMPANY.....	1,816	458	407	242	202	3,125
18	INCOME TRUST.....		28	53	111	24	216
19	INLAND TRUST.....	654				91	745
20	INTERNATIONAL TRUST.....			1,670	232	5,906	7,808
21	INVESTORS GROUP TRUST.....	8,481			485		8,966
22	KELTIC TRUST CO.....	20		3			23
23	MARCIL TRUST.....		42	133	10	47	232
24	MERCHANT TRUST.....		10	56	6		72
25	METROPOLITAN TRUST.....	319	6,166	1,923	1,574	19,525	29,507
26	MONTREAL TRUST.....		9,136	4,453	10,468	3,320	27,377
27	MORGAN TRUST.....	446	56	13	317	36	868
28	MUTUAL TRUST.....	1,298				1,693	2,991
29	PEACE HILLS TRUST CO.....		244	350	122	221	937
30	PEOPLES TRUST.....	2,279	13	91	23	30	2,436
31	PREMIER TRUST.....		96	90	268	15	469
32	PROVINCIAL TRUST COMPANY.....	1					1
33	REGENT TRUST.....						
34	REGIONAL TRUST.....			13	58	5	76
35	ROYAL TRUST.....	28	21,738	24,519	5,898	2,959	55,142
36	STANDARD TRUST.....	2,442			454	4,839	7,735
37	WELLINGTON TRUST COMPANY.....	679	19	233	98	24	1,053
	TOTAL, 1988.....	42,302	43,891	43,143	30,579	116,261	276,176
	TOTAL, 1987.....	34,783	40,989	31,568	18,296	28,570	154,206

## 1988 TRUST COMPANIES - COMPAGNIES DE FIDUCIE ('000)

## TABLE XIV - DEPOSITS AND CERTIFICATES: INTEREST EXPENSE DUE AND ACCRUED

## TABLEAU XIV - DEPOTS ET CERTIFICATS: INTERETS ECHUS ET COURUS

NO.	COMPANY	DEPOSITS - DEPOTS		CERTIFICATES - CERTIFICATS		INTEREST EXPENSE DUE AND ACCRUED - INTERETS ECHUS ET COURUS	
		DEMAND - A DEMANDE	TERM - A TERME	DEMAND - A DEMANDE	TERM - A TERME	DEMAND - A DEMANDE	TERM - A TERME
		\$	\$	\$	\$	\$	\$
1	ACADIA TRUST.....						
2	AGF TRUST.....	1,794			14,560	11	493
3	ATLANTIC TRUST.....	7,552		10,026	106,550	114	8,454
4	BAYSHORE TRUST.....		275,260				9,048
5	CANADA TRUST.....	795,481		32,894	2,340,857	3,117	87,079
6	CANWEST TRUST.....	54,115		194	228,251	590	22,342
7	CENTRAL GUARANTY TRUST.....	2,543,497	71,651	266,006	6,967,360	3,821	277,365
8	CITIZENS TRUST.....	4,931	299	14,906	80,237	2	4,244
9	COMMERCIAL TRUST.....						
10	CONFED TRUST.....			101,291	246,062		12,682
11	CO-OPERATIVE TRUST.....	1,286		3,687	756,309	867	51,042
12	CORONET TRUST.....	1,834			486,552	22	21,085
13	EQUITABLE TRUST.....			10	38,027		1,680
14	EVANGELINE TRUST.....	26			9,563		448
15	GENERAL TRUST.....	194,699			1,061,589	80	45,062
16	GLOBAL TRUST CO.....						
17	HOUSEHOLD TRUST COMPANY.....	59,193			688,709	5	42,160
18	INCOME TRUST.....	12,549		8,979	178,801	629	8,971
19	INLAND TRUST.....	2,595		1,778	108,066	15	4,513
20	INTERNATIONAL TRUST.....			7,350	4,593		30
21	INVESTORS GROUP TRUST.....	77,459			639,196	55	67,095
22	KELTIC TRUST CO.....						
23	MARCIL TRUST.....						
24	MERCHANT TRUST.....			68	35,774		1,157
25	METROPOLITAN TRUST.....	33,088			552,536	172	14,527
26	MONTREAL TRUST.....	685,102		136	4,310,561	7,865	120,163
27	MORGAN TRUST.....	7,958			140,865	68	17,641
28	MUTUAL TRUST.....	17,258			396,534		15,600
29	PEACE HILLS TRUST CO.....	23,698			59,260	4	1,065
30	PEOPLES TRUST.....			26,013	118,539	449	4,365
31	PREMIER TRUST.....	32,293		1,738	376,814	171	14,730
32	PROVINCIAL TRUST COMPANY.....						
33	REGENT TRUST.....						
34	REGIONAL TRUST.....	22	676	5,425	51,391	62	2,510
35	ROYAL TRUST.....	2,251,154		382,571	10,431,411	18,479	332,575
36	STANDARD TRUST.....	159,008	202,926	5,085	842,487		62,220
37	WELLINGTON TRUST COMPANY.....				235,576		8,394
	TOTAL, 1988.....	6,966,592	550,812	868,157	31,507,030	36,598	1,258,740
	TOTAL, 1987.....	7,874,165	369,893	526,476	24,000,992	28,577	993,023

## 1988 TRUST COMPANIES - COMPAGNIES DE FIDUCIE ('000)

## TABLE XV - OTHER INCOME

## TABLEAU XV - AUTRES REVENUS

NO.	COMPANY	MORTGAGE APPRAISAL AND INSPECTION FEES	OTHER REVENUE EARNED ON MORTGAGES	SERVICE CHARGES	SAFETY DEPOSIT RENTALS	OTHER	TOTAL
NO.	COMPAGNIE	HONORAIRES D'INSPECTION ET D'ÉVALUATION HYPOTHECAIRES	AUTRES REVENUS SUR PRETS HYPOTHECAIRES	FRAIS D'ADMINISTRA- TION	LOCATION DE COFFRETS DE SURETE	AUTRES	TOTAL
		\$	\$	\$	\$	\$	\$
1	ACADIA TRUST.....						
2	AGF TRUST.....		129			35	164
3	ATLANTIC TRUST.....		681	21	2	187	891
4	BAYSHORE TRUST.....	139	431			38	608
5	CANADA TRUST.....	1,001	801	2,942	1,487	109,998	116,229
6	CANWEST TRUST.....	1	1,393	168		153	1,715
7	CENTRAL GUARANTY TRUST.....	831	19,958	5,927	649	17,530	44,895
8	CITIZENS TRUST.....	166	99	31		229	525
9	COMMERCIAL TRUST.....						
10	CONFED TRUST.....					3,726	3,726
11	CO-OPERATIVE TRUST.....		576			1,657	2,233
12	CORONET TRUST.....	200	235				435
13	EQUITABLE TRUST.....	6	123			5	134
14	EVANGELINE TRUST.....	8	20	20		7	55
15	GENERAL TRUST.....	1,174	623	312	40	1,518	3,667
16	GLOBAL TRUST CO.....		2				2
17	HOUSEHOLD TRUST COMPANY.....	56	2,699	425		299	3,479
18	INCOME TRUST.....	330	155			155	640
19	INLAND TRUST.....	139	3	32			174
20	INTERNATIONAL TRUST.....					79	79
21	INVESTORS GROUP TRUST.....			80		47	127
22	KELTIC TRUST CO.....						
23	MARCIL TRUST.....					-3	-3
24	MERCHANT TRUST.....	3	163			4	170
25	METROPOLITAN TRUST.....		9,544	307		3,915	13,766
26	MONTREAL TRUST.....	1,366	41			2,804	4,211
27	MORGAN TRUST.....	22	325	-7		95	435
28	MUTUAL TRUST.....		1,651			1,817	3,468
29	PEACE HILLS TRUST CO.....		107	42		132	281
30	PEOPLES TRUST.....		862				862
31	PREMIER TRUST.....	482		97	10	18	607
32	PROVINCIAL TRUST COMPANY.....					2	2
33	REGENT TRUST.....					82	82
34	REGIONAL TRUST.....		373			18	391
35	ROYAL TRUST.....	14,884	1,263	5,175	307	35,547	57,176
36	STANDARD TRUST.....	12	7,211	239	15	2,660	10,137
37	WELLINGTON TRUST COMPANY.....		250			131	381
	TOTAL, 1988.....	20,820	49,718	15,811	2,510	182,885	271,744
	TOTAL, 1987.....	16,172	35,988	8,550	2,103	45,190	108,003

1988 TRUST COMPANIES - COMPAGNIES DE FIDUCIE ('000)  
TABLE XVI - SALARIES AND STAFF BENEFITS  
TABLEAU XVI - SALAIRES ET AVANTAGES SOCIAUX

NO. NO.	COMPANY COMPAGNIE	SALARIES SALAIRES	DIRECTORS AND ADVISORY BOARD FEES TRAITEMENTS ET JETONS DE PRESENCE DES ADMINISTRATEURS	COMMISSIONS ON REAL ESTATE SALES COMMISSIONS SUR VENTE D'IMMEUBLES	STAFF BENEFITS AVANTAGES SOCIAUX	OTHER AUTRES	TOTAL TOTAL
		\$	\$	\$	\$	\$	\$
1	ACADIA TRUST						
2	AGF TRUST	412	4		1		417
3	ATLANTIC TRUST	1,238	31		99		1,368
4	BAYSHORE TRUST	970			42		1,012
5	CANADA TRUST	105,930	297	125,944	9,944	57,250	300,365
6	CANWEST TRUST	3,058			208		3,266
7	CENTRAL GUARANTY TRUST	92,221	473	5,443	4,005		102,142
8	CITIZENS TRUST	751			40	140	931
9	COMMERCIAL TRUST		3				3
10	CONFED TRUST	3,002			364		3,366
11	CO-OPERATIVE TRUST	7,363	16		821	91	8,291
12	CORONET TRUST	2,041	12		195	140	2,388
13	EQUITABLE TRUST	138	391				529
14	EVANGELINE TRUST						
15	GENERAL TRUST	9,490			779		10,269
16	GLOBAL TRUST CO.				7		7
17	HOUSEHOLD TRUST COMPANY	3,549			267		3,816
18	INCOME TRUST	1,098			18		1,216
19	INLAND TRUST	679		1	42		722
20	INTERNATIONAL TRUST	3,665	12		260		3,937
21	INVESTORS GROUP TRUST	1,175	11	565		358	2,109
22	KELTIC TRUST CO.	12	8		1		21
23	MARCIL TRUST	2,897			72		2,969
24	MERCHANT TRUST	216					216
25	METROPOLITAN TRUST	11,280			645		11,925
26	MONTREAL TRUST	36,785	15	25,497	784		63,081
27	MORGAN TRUST	1,468			121		1,589
28	MUTUAL TRUST	3,738			447		4,185
29	PEACE HILLS TRUST CO.	1,532	99		163		1,794
30	PEOPLES TRUST	761			39	-10	790
31	PREMIER TRUST	1,464			85		1,549
32	PROVINCIAL TRUST COMPANY						
33	REGENT TRUST	88					88
34	REGIONAL TRUST	595	6		19		620
35	ROYAL TRUST	143,954	281		6,529		150,764
36	STANDARD TRUST	6,757	148		1,369		8,274
37	WELLINGTON TRUST COMPANY	1,661	20		103		1,784
	TOTAL, 1988	450,988	1,827	157,450	27,569	57,969	685,803
	TOTAL, 1987	383,068	2,068	154,621	18,777	53,710	612,244

1988 TRUST COMPANIES - COMPAGNIES DE FIDUCIE ('000)  
TABLE XVII - OTHER OPERATING EXPENSES

NO. NO.	COMPANY COMPAGNIE	ADVERTISING PUBLICITE	AUDITORS' FEES HONORAIRES DES VERIFICATEURS	BANK CHARGES FRAIS BANCAIRES	COMMISSIONS ON DEPOSITS AND CERTIFICATES COMMISSIONS SUR DEPOTS ET CERTIFICATS	FURNITURE AND EQUIPMENT MOBILIER ET AGENCEMENT	INSURANCE ASSURANCE	LEGAL FEES FRAIS JURIDIQUES
		\$	\$	\$	\$	\$	\$	\$
1	ACADIA TRUST.....	3						
2	AGF TRUST.....	2	39	10	24	1	25	2
3	ATLANTIC TRUST.....	63	45	33	108	34	154	15
4	BAYSHORE TRUST.....	86	69	34	25		198	5
5	CANADA TRUST.....	21,629	136	1,617	654	2,067	4,657	510
6	CANWEST TRUST.....	221	125	70	327		378	80
7	CENTRAL GUARANTY TRUST.....	13,238	513	1,662	2,306	1,310	9,878	351
8	CITIZENS TRUST.....	56	28	30	96	8	126	32
9	COMMERCIAL TRUST.....		27					59
10	CONFED TRUST.....	353	111	92	521	36	317	49
11	CO-OPERATIVE TRUST.....	250	129	81	374	169	721	62
12	CORONET TRUST.....	63	43	65			436	43
13	EQUITABLE TRUST.....	7	20	4			62	9
14	EVANGELINE TRUST.....		3		10		10	
15	GENERAL TRUST.....	750	119	180	308		1,231	86
16	GLOBAL TRUST CO.....	1	4	1		6		13
17	HOUSEHOLD TRUST COMPANY.....	659				13	621	52
18	INCOME TRUST.....	57	71	44	413	42	255	72
19	INLAND TRUST.....	4	34	9	306		142	1
20	INTERNATIONAL TRUST.....	125	153	30		21	363	14
21	INVESTORS GROUP TRUST.....		41	83			555	
22	KELTIC TRUST CO.....	2	3					
23	MARCIL TRUST.....	24	30	1			84	2
24	MERCHANT TRUST.....	13	8	3	121		36	4
25	METROPOLITAN TRUST.....	858	365	204	574		402	409
26	MONTREAL TRUST.....	3,165	128		957	290	2,260	434
27	MORGAN TRUST.....	48	50	483			306	38
28	MUTUAL TRUST.....	381	101	151	927		264	170
29	PEACE HILLS TRUST CO.....	70	29	67		12	127	64
30	PEOPLES TRUST.....	108	71	32	481		121	57
31	PREMIER TRUST.....	109	30	21	652	16	314	1
32	PROVINCIAL TRUST COMPANY.....		6					2
33	REGENT TRUST.....		5					9
34	REGIONAL TRUST.....	16	24	12	231		92	10
35	ROYAL TRUST.....	17,964	209	3,395		4,391	7,680	2,095
36	STANDARD TRUST.....	668	194	167	992		1,182	47
37	WELLINGTON TRUST COMPANY.....	16	40	64	322	116	166	6
	TOTAL, 1988.....	61,009	3,003	8,645	10,739	8,532	33,163	4,803
	TOTAL, 1987.....	57,631	2,706	9,056	7,509	6,827	29,263	4,999



1988 COMPAGNIES DE FIDUCIE - TRUST COMPANIES ('000)  
TABLEAU XVII - AUTRES FRAIS D'EXPLOITATION

NO.	MAINTENANCE OF RENTED PREMISES	MORTGAGE FEES	POSTAGE, TELEGRAMS, TELEPHONE, EXPRESS	PRINTING AND STATIONERY	RENTS	TAXES, LICENCES AND FEES	TRAVELLING EXPENSES	OTHER	TOTAL
NO.	ENTRETIEN DES BUREAUX LOUES	FRAIS INHERENTS AUX PRETS HYPOTHECAIRES	FRAIS DE POSTE, TELEGRAMMES, TELEPHONES ET MESSAGERIES	PAPETERIE ET IMPRESSION	LOYERS	TAXES, PERMIS ET DROITS	FRAIS DE VOYAGE	AUTRES	TOTAL
	\$	\$	\$	\$	\$	\$	\$	\$	\$
1									3
2		26	6	15	83	76	12	79	400
3	86	5	126	108	240	160	103	582	1,862
4			40	93	172	128	84	164	1,098
5	10,814	1,723	8,419	5,236	39,854	1,774	1,941	14,566	115,597
6	256	139	454	203	875	57	119	1,339	4,643
7	5,656	2,541	8,599	5,629	19,421	7,688	3,607	47,793	130,192
8	8	19	102	60	181	9	61	232	1,048
9								52	138
10	7	19	188	302	278	317	135	1,267	3,992
11	45	389	956	402	1,533	123	409	2,555	8,198
12	77		325	109	418	213	204		2,220
13			10	11	134		5	254	533
14						1		201	225
15	526	129	804	500	3,811	285	270	3,532	12,631
16			2			2		5	34
17	122	394	613	393	733	545	340	5,684	10,169
18	52	82	95	93	149	92	40	790	2,347
19	19	98	60	49	74	98		302	1,197
20	7		234	211	735	150	99	1,978	4,120
21	7	1,509	50	71	427	933	4	6,565	10,245
22			2	1	3		2	4	17
23			133	89	315	47	161	282	1,168
24		39	25	16	35	29	8		337
25	29	277	1,222	615	2,109	357	894	6,933	15,248
26	4,739	517	4,109	1,769	9,073	3,146	1,459	34,777	66,863
27	17	7	117	96	718	189	27	2,439	4,084
28	60	31	482	342	633	494	37	964	1,967
29	171	11	163	121	270	33	75	429	1,447
30			134	109	109	3	88	407	1,090
31	38	249	100	98	281	42	39	518	2,518
32						11		7	26
33			1					15	30
34	1	53	51	17	291	43	66	62	968
35	7,393		12,378	11,628	22,841	14,501	4,997	467	109,939
36	334	284	679	224	711	917	742	4,100	11,241
37			153	116	319	85	47	1,052	2,502
	30,464	8,541	40,932	28,726	106,826	32,566	16,075	140,620	534,644
	22,388	9,538	37,351	25,402	88,194	23,573	13,861	114,923	463,221

## 1988 TRUST COMPANIES - COMPAGNIES DE FIDUCIE ('000)

## TABLE XVIII - DEPRECIATION

## TABLEAU XVIII - AMORTISSEMENT

NO.	COMPANY	REAL ESTATE	LEASEHOLD IMPROVEMENTS	FURNITURE AND EQUIPMENT	OTHER	TOTAL
NO.	COMPAGNIE	IMMEUBLES	AMELIORATIONS LOCATIVES	MOBILIER ET AGENCEMENT	AUTRES	TOTAL
		\$	\$	\$	\$	\$
1	ACADIA TRUST.....					
2	AGF TRUST.....			2		2
3	ATLANTIC TRUST.....		32	47		79
4	BAYSHORE TRUST.....		21	34	12	67
5	CANADA TRUST.....		71	12,247	21	12,339
6	CANWEST TRUST.....		185	197		382
7	CENTRAL GUARANTY TRUST.....	519	1,123	5,083	28	6,753
8	CITIZENS TRUST.....		6	16	28	50
9	COMMERCIAL TRUST.....					
10	CONFED TRUST.....		1	16	225	242
11	CO-OPERATIVE TRUST.....	138	68	248	48	502
12	CORONET TRUST.....		25	41	167	233
13	EQUITABLE TRUST.....			5		5
14	EVANGELINE TRUST.....					
15	GENERAL TRUST.....	102	82	131	40	355
16	GLOBAL TRUST CO.....					
17	HOUSEHOLD TRUST COMPANY.....		80	97	11	188
18	INCOME TRUST.....	3	7	9	45	64
19	INLAND TRUST.....					
20	INTERNATIONAL TRUST.....			336		336
21	INVESTORS GROUP TRUST.....			72		72
22	KELTIC TRUST CO.....			1	11	12
23	MARCIL TRUST.....		45	53		98
24	MERCHANT TRUST.....			16		16
25	METROPOLITAN TRUST.....		60	146	67	273
26	MONTREAL TRUST.....	34	1,346	1,078	-2	2,456
27	MORGAN TRUST.....		14	3	19	36
28	MUTUAL TRUST.....					
29	PEACE HILLS TRUST CO.....		62	254		316
30	PEOPLES TRUST.....		3	20	7	30
31	PREMIER TRUST.....	5	12	20	7	44
32	PROVINCIAL TRUST COMPANY.....					
33	REGENT TRUST.....					
34	REGIONAL TRUST.....			8		8
35	ROYAL TRUST.....	12	4,395	13,713	7	18,127
36	STANDARD TRUST.....	26				26
37	WELLINGTON TRUST COMPANY.....		2	41	67	110
	TOTAL, 1988.....	839	7,640	33,934	808	43,221
	TOTAL, 1987.....	475	6,474	24,997	3,456	35,402



1988 TRUST COMPANIES - COMPAGNIES DE FIDUCIE ('000)  
TABLE XIX - GAINS AND LOSSES ON INVESTMENTS

		GUARANTEED TRUST FUNDS				
		FONDS GARANTIS				
		REALIZED ON SALE OR MATURITY		ADJUSTMENT OF BOOK VALUES		NET GAIN (LOSS)
		REALISES A LA VENTE OU A L'ECHÉANCE		REDRESSEMENT DES VALEURS COMPTABLES		
NO.	COMPANY	GAINS	LOSSES	WRITE-UPS	WRITE-DOWNS	NET GAIN (LOSS)
NO.	COMPAGNIE	PROFITS	PERTES	MAJORATIONS	DIMINUTIONS	PROFIT (PERTE) NET
		\$	\$	\$	\$	\$
1	ACADIA TRUST					
2	AGF TRUST					
	SHARES - ACTIONS.....					
	TOTAL - TOTAL.....					
3	ATLANTIC TRUST					
4	BAYSHORE TRUST					
	MORTGAGES - PRETS HYPOTHECAIRES.....				50	-50
	TOTAL - TOTAL.....				50	-50
5	CANADA TRUST					
	SHARES - ACTIONS.....	237	963			-726
	MORTGAGES - PRETS HYPOTHECAIRES.....					
	OTHER - AUTRES.....	23,836	70	4,748		28,514
	TOTAL - TOTAL.....	24,073	1,033	4,748		27,788
6	CANWEST TRUST					
	BONDS - OBLIGATIONS.....	24				24
	MORTGAGES - PRETS HYPOTHECAIRES.....		90		367	-457
	OTHER - AUTRES.....		14		97	-111
	TOTAL - TOTAL.....	24	104		464	-544
7	CENTRAL GUARANTY TRUST					
	BONDS - OBLIGATIONS.....		286			-286
	SHARES - ACTIONS.....	4,245			1,216	3,029
	REAL ESTATE - BIENS-FONDS.....					
	TOTAL - TOTAL.....	4,245	286		1,216	2,743
8	CITIZENS TRUST					
	REAL ESTATE - BIENS-FONDS.....					
	TOTAL - TOTAL.....					
9	COMMERCIAL TRUST					
	BONDS - OBLIGATIONS.....					
	SHARES - ACTIONS.....					
	TOTAL - TOTAL.....					
10	CONFED TRUST					
11	CO-OPERATIVE TRUST					
	BONDS - OBLIGATIONS.....	27	5	14		36
	SHARES - ACTIONS.....					
	MORTGAGES - PRETS HYPOTHECAIRES.....		676	934		258
	REAL ESTATE - BIENS-FONDS.....					
	TOTAL - TOTAL.....	27	681	948		294
12	CORONET TRUST					
	BONDS - OBLIGATIONS.....	20				20
	SHARES - ACTIONS.....					
	MORTGAGES - PRETS HYPOTHECAIRES.....		15		161	-176
	OTHER - AUTRES.....					
	TOTAL - TOTAL.....	20	15		161	-156
13	EQUITABLE TRUST					
	BONDS - OBLIGATIONS.....	32				32
	SHARES - ACTIONS.....					
	TOTAL - TOTAL.....	32				32
14	EVANGELINE TRUST					
15	GENERAL TRUST					
	BONDS - OBLIGATIONS.....	380	95			285
	SHARES - ACTIONS.....	515	70		144	301
	REAL ESTATE - BIENS-FONDS.....					
	TOTAL - TOTAL.....	895	165		144	586
16	GLOBAL TRUST CO.					

1988 COMPAGNIES DE FIDUCIE - TRUST COMPANIES ('000)  
TABLEAU XIX - PROFITS ET PERTES SUR REALISATION DE PLACEMENTS

COMPANY FUNDS

FONDS DE LA COMPAGNIE

REALIZED ON SALE OR  
MATURITY

ADJUSTMENT OF  
BOOK VALUES

REALISES A LA VENTE  
OU A L'ECHÉANCE

REDRESSEMENT DES  
VALEURS COMPTABLES

NO.					NET GAIN (LOSS)
NO.	GAINS	LOSSES	WRITE-UPS	WRITE-DOWNS	PROFIT (PERTE)
	PROFITS	PERTES	MAJORATIONS	DIMINUTIONS	NET
	\$	\$	\$	\$	\$
1					
2					
		1			-1
		1			-1
3					
4					
5					
	7,562	656		3,068	3,838
	242	239	1,231		1,234
	7,804	895	1,231	3,068	5,072
6					
7					
	118				118
	639				639
				49	-49
	757			49	708
8					
				220	-220
				220	-220
9					
		8			-8
	80				80
	80	8			72
10					
11					
	6		26		32
			37		37
	254	120		1,100	-956
	260	120	63	1,100	-897
12					
	78	4			74
	2				2
		5			-5
	80	9			71
13					
	76	81			-5
	76	81			-5
14					
15					
	128	7			121
	787	71		74	642
				26	-26
	915	78		100	737
16					



1988 TRUST COMPANIES - COMPAGNIES DE FIDUCIE ('000)  
TABLE XIX - GAINS AND LOSSES ON INVESTMENTS

GUARANTEED TRUST FUNDS						
FONDS GARANTIS						
NO.	COMPANY	REALIZED ON SALE OR	ADJUSTMENT OF		NET GAIN	
		MATURITY	BOOK VALUES	(LOSS)		
NO.	COMPAGNIE	REALISES A LA VENTE	REDRESSEMENT DES		NET	
		OU A L'ECHÉANCE	VALEURS COMPTABLES	PROFIT (PERTE)		
		GAINS	LOSSES	WRITE-UPS	WRITE-DOWNS	
		PROFITS	PERTES	MAJORATIONS	DIMINUTIONS	NET
		\$	\$	\$	\$	\$
17	HOUSEHOLD TRUST COMPANY					
	SHARES - ACTIONS.....				500	-500
	MORTGAGES - PRETS HYPOTHECAIRES.....		71			-71
	OTHER - AUTRES.....		232			-232
	TOTAL - TOTAL.....		303		500	-803
18	INCOME TRUST					
	SHARES - ACTIONS.....					
	MORTGAGES - PRETS HYPOTHECAIRES.....	8			4	4
	OTHER - AUTRES.....	5			201	-196
	TOTAL - TOTAL.....	13			205	-192
19	INLAND TRUST					
	BONDS - OBLIGATIONS.....	15	12			3
	SHARES - ACTIONS.....		96			-96
	MORTGAGES - PRETS HYPOTHECAIRES.....				21	-21
	OTHER - AUTRES.....				68	-68
	TOTAL - TOTAL.....	15	108		89	-182
20	INTERNATIONAL TRUST					
21	INVESTORS GROUP TRUST					
	BONDS - OBLIGATIONS.....		6			-6
	SHARES - ACTIONS.....		3			-3
	MORTGAGES - PRETS HYPOTHECAIRES.....		459			-459
	OTHER - AUTRES.....					
	TOTAL - TOTAL.....		468			-468
22	KELTIC TRUST CO.					
23	MARCIL TRUST					
24	MERCHANT TRUST					
	BONDS - OBLIGATIONS.....		33			-33
	SHARES - ACTIONS.....					
	MORTGAGES - PRETS HYPOTHECAIRES.....				73	-73
	TOTAL - TOTAL.....		33		73	-106
25	METROPOLITAN TRUST					
	MORTGAGES - PRETS HYPOTHECAIRES.....		3,532			-3,532
	TOTAL - TOTAL.....		3,532			-3,532
26	MONTREAL TRUST					
	BONDS - OBLIGATIONS.....	1,516	746			770
	SHARES - ACTIONS.....	71	87			-16
	OTHER - AUTRES.....	245	6			239
	TOTAL - TOTAL.....	1,832	839			993
27	MORGAN TRUST					
	BONDS - OBLIGATIONS.....	261	222			39
	SHARES - ACTIONS.....	158	475			-317
	MORTGAGES - PRETS HYPOTHECAIRES.....				634	-634
	OTHER - AUTRES.....				850	-850
	TOTAL - TOTAL.....	419	697		1,484	-1,762
28	MUTUAL TRUST					
	BONDS - OBLIGATIONS.....	78	2			76
	SHARES - ACTIONS.....	1,030	124			906
	TOTAL - TOTAL.....	1,108	126			982
29	PEACE HILLS TRUST CO					
30	PEOPLES TRUST					
31	PREMIER TRUST					
	MORTGAGES - PRETS HYPOTHECAIRES.....	8				8
	OTHER - AUTRES.....		5		4	-9
	TOTAL - TOTAL.....	8	5		4	-1
32	PROVINCIAL TRUST COMPANY					
33	REGENT TRUST					
34	REGIONAL TRUST					
	MORTGAGES - PRETS HYPOTHECAIRES.....		188	100		-88
	TOTAL - TOTAL.....		188	100		-88

1988 COMPAGNIES DE FIDUCIE - TRUST COMPANIES ('000)  
TABLEAU XIX - PROFITS ET PERTES SUR REALISATION DE PLACEMENTS

COMPANY FUNDS					
FONDS DE LA COMPAGNIE					
REALIZED ON SALE OR MATURITY			ADJUSTMENT OF BOOK VALUES		
REALISES A LA VENTE OU A L'E'CHEANCE			REDRESSEMENT DES VALEURS COMPTABLES		
NO.	GAINS	LOSSES	WRITE-UPS	WRITE-DOWNS	NET GAIN (LOSS)
NO.	PROFITS	PERTES	MAJORATIONS	DIMINUTIONS	PROFIT (PERTE) NET
	\$	\$	\$	\$	\$
17					
18					
	13				13
	13				13
19					
	2				2
	2				2
20					
21					
	67				67
	30				30
	97				97
22					
23					
24					
	33				33
		3			-3
	33	3			30
25					
26					
	3,236	343			2,893
	3,236	343			2,893
27					
	611	7			604
	29			2,594	-2,565
	640	7		2,594	-1,961
28					
	8	17		74	-83
	8	17		74	-83
29					
30					
31					
32					
33					
34					

1988 TRUST COMPANIES - COMPAGNIES DE FIDUCIE ('000)  
TABLE XIX - GAINS AND LOSSES ON INVESTMENTS

GUARANTEED TRUST FUNDS						
FONDS GARANTIS						
NO.	COMPANY	REALIZED ON SALE OR MATURITY		ADJUSTMENT OF BOOK VALUES		NET GAIN (LOSS)
		REALISES A LA VENTE OU A L'ECHEANCE		REDRESSEMENT DES VALEURS COMPTABLES		
NO.	COMPAGNIE	GAINS PROFITS	LOSSES PERTES	WRITE-UPS MAJORATIONS	WRITE-DOWNS DIMINUTIONS	PROFIT (PERTE) NET
		\$	\$	\$	\$	\$
35	ROYAL TRUST					
	BONDS - OBLIGATIONS.....	544	113			431
	SHARES - ACTIONS.....	979	23			956
	MORTGAGES - PRETS HYPOTHECAIRES.....		2,574	2,129		-445
	OTHER - AUTRES.....		12,286	4,461		-7,825
	TOTAL - TOTAL.....	1,523	14,996	6,590		-6,883
36	STANDARD TRUST					
	SHARES - ACTIONS.....	22	1,328			-1,306
	OTHER - AUTRES.....	13				13
	TOTAL - TOTAL.....	35	1,328			-1,293
37	WELLINGTON TRUST COMPANY					
	BONDS - OBLIGATIONS.....		54	120	40	26
	SHARES - ACTIONS.....					
	TOTAL - TOTAL.....		54	120	40	26
	TOTAL, 1988					
	BONDS - OBLIGATIONS.....	2,897	1,574	134	40	1,417
	SHARES - ACTIONS.....	7,257	3,169		1,860	2,228
	MORTGAGES - PRETS HYPOTHECAIRES.....	16	7,605	3,163	1,310	-5,736
	REAL ESTATE - BIENS-FONDS.....					
	OTHER - AUTRES.....	24,099	12,613	9,209	1,220	19,475
	TOTAL - TOTAL.....	34,269	24,961	12,506	4,430	17,384

1988 COMPAGNIES DE FIDUCIE - TRUST COMPANIES ('000)  
TABLEAU XIX - PROFITS ET PERTES SUR REALISATION DE PLACEMENTS

COMPANY FUNDS					
FONDS DE LA COMPAGNIE					
REALIZED ON SALE OR MATURITY		ADJUSTMENT OF BOOK VALUES			
REALISES A LA VENTE OU A L'ECHEANCE		REDRESSEMENT DES VALEURS COMPTABLES			
NO.	GAINS	LOSSES	WRITE-UPS	WRITE-DOWNS	NET GAIN (LOSS)
NO.	PROFITS	PERTES	MAJORATIONS	DIMINUTIONS	PROFIT (PERTE) NET
	\$	\$	\$	\$	\$
35					
	13,803	2,059			11,744
	12				12
	13,815	2,059			11,756
36	212			26	186
	212			26	186
37		66	40		-26
	64				64
	64	66	40		38
	359	85	40		314
	27,166	3,238	26	3,242	20,712
	242	239	1,268		1,271
	254	120		1,395	-1,261
	71	5		2,594	-2,528
	28,092	3,687	1,334	7,231	18,508

1988 TRUST COMPANIES - COMPAGNIES DE FIDUCIE ('000)  
TABLE XX - ESTATES, TRUSTS AND AGENCIES UNDER ADMINISTRATION

NO. NO.	COMPANY COMPAGNIE	CASH ENCAISSE	BONDS OBLIGATIONS	SHARES ACTIONS	MORTGAGES AND SALE AGREEMENTS PRETS HYPOTHECAIRES ET CONVENTIONS DE VENTE	DEPOSITED IN GUARANTEED FUNDS	TERM
						DEPOTS DANS LES FONDS GARANTIS	A TERME
		\$	\$	\$	\$	\$	\$
1	ACADIA TRUST.....						
2	AGF TRUST.....		25				
3	ATLANTIC TRUST.....	2,289	11,549	10,265	2,151	1,181	18,178
4	BAYSHORE TRUST.....						
5	CANADA TRUST.....	-688	16,237,991	14,562,088	623,866	26,305	845,031
6	CANWEST TRUST.....	3,367	12,059	55,178	65,222		1,887
7	CENTRAL GUARANTY TRUST.....	224,061	2,598,588	3,157,062	1,873,193	980,813	278,150
8	CITIZENS TRUST.....	239	378	1,248	190	1,240	8,853
9	COMMERCIAL TRUST.....	1,423	647	24,357			
10	CONFED TRUST.....	1,887	2,290	8,531	2,905		
11	CO-OPERATIVE TRUST.....	30,238	75,172	18,858	314,110	36,870	493,374
12	CORONET TRUST.....		163	358		581	127,681
13	EQUITABLE TRUST.....	158			18,238	10	1,345
14	EVANGELINE TRUST.....						
15	GENERAL TRUST.....	23,240	260,881	52,999	5,885		304,422
16	GLOBAL TRUST CO.....						
17	HOUSEHOLD TRUST COMPANY.....				783	4,104	117,879
18	INCOME TRUST.....		6,497	142,669	32,532	8,925	26,059
19	INLAND TRUST.....	26			2,141	825	29,089
20	INTERNATIONAL TRUST.....	10,097	1,788,239	1,349,023	3,704		
21	INVESTORS GROUP TRUST.....	44,991	1,645,005	1,728,212	1,127,664	77,682	711,500
22	KELTIC TRUST CO.....						
23	MARCEL TRUST.....	1,657			613,294		
24	MERCHANT TRUST.....						
25	METROPOLITAN TRUST.....	22,958	42,455	24,908	4,016,358		476
26	MONTREAL TRUST.....	52,204	14,319,083	7,455,266	301,956	223,537	143,743
27	MORGAN TRUST.....	15,686	71,477	209,932	47,116		25,336
28	MUTUAL TRUST.....	8,449	38,857	1,370,707	324	288	
29	PEACE HILLS TRUST CO.....		18,009		1,269	6,018	
30	PEOPLES TRUST.....				118,552		9,154
31	PREMIER TRUST.....						
32	PROVINCIAL TRUST COMPANY.....						
33	REGENT TRUST.....		2,870	32	747		
34	REGIONAL TRUST.....				731		
35	ROYAL TRUST.....	3,892,217	21,102,298	15,533,422	1,679,273		460,233
36	STANDARD TRUST.....	6,576	22,165	16,089	301,461	13,566	192,194
37	WELLINGTON TRUST COMPANY.....	23	5	432	32,780		24,135
	TOTAL, 1988.....	4,341,098	58,256,703	45,721,636	11,186,445	1,381,945	3,818,719
	TOTAL, 1987.....	3,507,948	49,295,272	40,492,188	9,219,027	2,374,636	4,742,584



DEPOSITED IN  
ASSOCIATED COMPANIESDEPOTS AUX  
COMPAGNIES AFFILIEES

NO.	DEMAND	TERM	REAL ESTATE	OTHER	TOTAL
NO.	A DEMANDE	A TERME	BIENS-FONDS	AUTRES	TOTAL
	\$	\$	\$	\$	\$
1					
2					25
3				84	45,697
4					
5	1,803,254	5,131,711	117,173	5,672,146	45,018,877
6		6,183		24,311	168,207
7	10,796	26,212	72,305	562,574	9,783,754
8					12,148
9					26,427
10			232	614	16,459
11			12,002	3,405,082	4,385,706
12					128,783
13			9,934		29,685
14					
15				34,143	681,570
16					
17				831	123,597
18			531	782	217,995
19					32,081
20					3,151,063
21			101,844	784,786	6,221,684
22					
23					614,951
24					
25	400		28	1,930	4,109,513
26			417,996	154,333	23,068,118
27		8,569		3,459	381,575
28			38,169	22,637	1,479,431
29				19,853	45,149
30					127,706
31					
32					
33	159	2,512		115	6,435
34					731
35		128,904	245,611	205,242	43,247,200
36			971	79,693	632,715
37				3,737	61,112
	1,814,609	5,304,091	1,016,796	10,976,352	143,818,394
	934,497	4,271,458	3,864,503	6,413,133	125,115,246

1988 LOAN COMPANIES - COMPAGNIES DE PRET ('000)  
TABLE XXI - ASSETS (AT BOOK VALUE)

NO. -	COMPANY -	CASH -	TREASURY BILLS AND SHORT TERM DEPOSITS	BONDS -	SHARES -	COLLATERAL LOANS -	CONSUMER LOANS -
			BONS DU TRESOR ET DEPOTS A COURT TERME			PRETS SUR NANTISSEMENTS	PRETS A LA CONSOMMATION
		\$	\$	\$	\$	\$	\$
1	BANK OF MONTREAL MORTGAGE.....	7,853	480,742	106,124			
2	CANADA TRUSTCO MORTGAGE.....	292,589	1,648,023	3,137,864	850,795	362,643	1,193,241
3	CENTRAL & GUARANTY MORT. CORP.	54,044	21,107	17,999	147,940	31,099	30,794
4	CIBC MORTGAGE.....	1,014	1,114,413	149,403			
5	CITIBANK CANADA MORT. CORP....	729	43,505	5,000			
6	EVANGELINE SAVINGS.....	152	801	160	1,069		4
7	FIRST CITY MORTGAGE.....	30,518			10,748	12	35
8	FOCUS NATIONAL MORT.....			3,623			
9	GRANVILLE SAVINGS.....	247	2,402		31		34
10	GUARDCOR LOAN CO.....	365	26,500	1,000	7,531	4,733	13
11	HONGKONG BANK.....	13,905	273,786				
12	LAURENTIAN BANK OF CANADA.....	81,899	79,055				
13	LEAGUE SAVINGS.....	267	10,500	2,208	5	473	2,050
14	LLOYDS BANK CAN. MTGE. CORP....		150,933	61,349			
15	MONTREAL TRUSTCO MORTGAGE.....	386		10,000	43,501		
16	MORGAN MORT. CORP.....	15	607				
17	MORGUARD MORTGAGE.....	4,032	9,240			2,500	
18	NATIONAL BANK MORT. CORP.....	1,546	356,191	58,827			
19	NATIONAL BANK OF GREECE.....	15					
20	PACIFIC SAVINGS AND MTGE.....	216	4,520				17
21	ROYAL BANK MORTGAGE.....	48,757	1,483,406	534,833			
22	ROYAL TRUSTCO MORT.....	3,443			3,000		
23	SCOTIA MORTGAGE CORP.....		1,020,000	48,841			
24	SECURITY HOME MTGE. INV. CORP.	108	6,249				
25	SEEL MORTGAGE.....	1,112		1,053	967	925	
26	SETTLERS SAVINGS.....	526	19,027	2,095	763	98	1,779
27	STANDARD LOAN COMPANY.....	52	12,800		5,152		
28	TD MORTGAGE.....	9,122	1,188,329	206,974			566,696
29	TD PACIFIC MORTGAGE CORP.....	406					
30	VICTORIA AND GREY MTGE.....		15,314	4,775	6,519		
31	YARMOUTH BUILDING & LOAN.....						
	TOTAL, 1988.....	553,318	7,967,450	4,352,128	1,078,021	402,483	1,794,663
	TOTAL, 1987.....	535,461	4,447,336	4,378,041	1,042,082	413,819	2,014,924

YARMOUTH BUILDING AND LOAN INCORPORATED BY THE PROVINCE OF NOVA SCOTIA. STATEMENT WAS NOT RECEIVED IN TIME FOR PUBLICATION.

1988 COMPAGNIES DE PRET - LOAN COMPANIES ('000)  
TABLEAU XXI - ACTIF (VALEUR COMPTABLE)

NO.	MORTGAGES AND SALE AGREEMENTS	REAL ESTATE	INVESTMENTS IN SUBSIDIARIES	INVESTMENT INCOME DUE AND ACCRUED	OTHER ASSETS	TOTAL	DEDUCT ASSETS NOT ADMITTED	TOTAL ASSETS
NO.	PRETS HYPOTHECAIRES ET CONVENTIONS DE VENTE	IMMEUBLES	PLACEMENTS DANS LES FILIALES	REVENU DE PLACEMENT ECHU ET COURU	AUTRE ACTIF	TOTAL	MOINS ACTIF NON AGREE	TOTAL ACTIF
	\$	\$	\$	\$	\$	\$	\$	\$
1	11,507,954		117,006	13,947	60,442	12,294,068	58,036	12,236,032
2	14,188,560	10,792	418,896	153,737	3,187,303	25,444,443	98,215	25,346,228
3	579,530	583		8,176	4,621	895,893	2,408	893,485
4	17,633,702	257		123,956	362,959	19,385,704	12,359	19,373,345
5	40,276			397	727	90,634	348	90,286
6	26,643	7	1,000	255	131	30,222	115	30,107
7	222,504	202		2,375	5,027	272,421	576	271,845
8	172,795			1,563	1,607	179,588	1,013	178,575
9	95,425	489	1,039	998	747	101,412	526	100,886
10	82,925			1,229	1,396	125,692	186	125,506
11	709,140			6,119	8,299	1,011,249	1,682	1,009,567
12	1,410,806			3,320	3,355	1,578,435		1,578,435
13	188,463	1,058		1,749	916	207,689	199	207,490
14	91,499	185		2,062	2,409	308,437	2,409	306,028
15		133		207	548	54,775	137	54,638
16				14	2	638	2	636
17	197,339	5,199		1,992	1,388	221,690	306	221,384
18	5,131,010			49,230	402,410	5,999,214	20,468	5,978,746
19	43,442			199		43,656		43,656
20	43,334	185	3,471	153	51	51,947	40	51,907
21	19,171,295			39,917	349,594	21,627,802		21,627,802
22				64		6,507		6,507
23	10,708,986	324		98,922	73,746	11,950,819	58,354	11,892,465
24	50,413	46		601	1,340	58,757	884	57,873
25	48,899	234		485	108	53,783	40	53,743
26	140,590	293	1,306	1,932	676	169,085	612	168,473
27	100,682	420		3,612	278	122,996	216	122,780
28	10,705,925			82,245	1,710,120	14,469,411	2,401	14,467,010
29	468,140			3,231	31	471,808	31	471,777
30	363,607			3,172	118	393,505	97	393,408
31								
	94,123,884	20,407	542,718	605,859	5,181,349	117,622,280	251,660	117,360,620
	77,600,464	40,005	357,016	519,519	4,825,139	96,173,806	235,385	95,938,421

YARMOUTH BUILDING AND LOAN EST CONSTITUE PAR LA PROVINCE DE LA NOUVELLE-ECOSSE. L'ETAT FINANCIER N'A PAS ETE RECU A TEMPS POUR LES FINS DE CETTE PUBLICATION.

1988 LOAN COMPANIES - COMPAGNIES DE PRET ('000)  
TABLE XXII - LIABILITIES AND SHAREHOLDERS' EQUITY

		LIABILITIES-PASSIF						
		DEPOSITS AND DEBENTURES			OTHER		EXPENSES	
		DEPOTS ET OBLIGATIONS			BORROWED		DUE AND	
		ACCURED			MONEY		ACCURED	
NO.	COMPANY	DEMAND	TERM	INTEREST	AND BANK	INCOME	DIVIDENDS	AND OTHER
NO.	COMPAGNIE	A DEMANDE	A TERME	INTERETS	OVERDRAFTS	TAX	PAYABLE	LIABILITIES
				COURUS	AUTRES	PAYABLE		
					EMPRUNTS ET	REVENU	A PAYER	
					DECOUVERTS			
					BANCAIRES			
		\$	\$	\$	\$	\$	\$	\$
1	BANK OF MONTREAL MORTGAGE.....		11,340,027	405,607		3,065		16,282
2	CANADA TRUSTCO MORTGAGE.....	11,544,593	12,055,276	542,646	18,780	37,471	4,253	176,469
3	CENTRAL & GUARANTY MORT. CORP.	54,898	675,205	33,083	2,577			80,283
4	CIBC MORTGAGE.....	5,701,355	10,186,555	413,033	2,290,152		35	18,102
5	CITIBANK CANADA MORT. CORP.....		27,100	362	10,440			467
6	EVANGELINE SAVINGS.....	3,007	23,012	782				327
7	FIRST CITY MORTGAGE.....	1,961	245,631	9,626				1,176
8	FOCUS NATIONAL MORT.....		139,671	5,271	2,864			489
9	GRANVILLE SAVINGS.....	814	85,977	4,884		364		1,567
10	GUARDCOR LOAN CO.....		109,607	3,829				698
11	HONGKONG BANK.....	454,466	494,034	13,349		449		613
12	LAURENTIAN BANK OF CANADA.....		1,438,892	61,260		1,154		5,991
13	LEAGUE SAVINGS.....	6,818	185,528	1,201		9	64	3,620
14	LLOYDS BANK CAN. MTGE. CORP.....		155,014	5,904	118,166			505
15	MONTREAL TRUSTCO MORTGAGE.....				49,124			755
16	MORGAN MORT. CORP.....							5
17	MORGUARD MORTGAGE.....		162,543	7,899	8,580			20,026
18	NATIONAL BANK MORT. CORP.....	711,228	4,805,865	178,736	33,069	2,545		14,932
19	NATIONAL BANK OF GREECE.....				38,789	25		527
20	PACIFIC SAVINGS AND MTGE.....		45,494	2,505		216		269
21	ROYAL BANK MORTGAGE.....	9,999,235	10,141,006	362,051	258,636	5,130		16,583
22	ROYAL TRUSTCO MORT.....					5		2
23	SCOTIA MORTGAGE CORP.....	3,910,130	7,230,271	213,888	13,859	1,654		69,778
24	SECURITY HOME MTGE. INV. CORP.		44,773	1,736				399
25	SEEL MORTGAGE.....		41,777	1,185	3			623
26	SETTLERS SAVINGS.....	6,562	140,570	5,625		1,058		1,749
27	STANDARD LOAN COMPANY.....	584	111,769	4,225				680
28	TD MORTGAGE.....	7,001,730	6,019,564	183,033	645,376	3,460		55,246
29	TD PACIFIC MORTGAGE CORP.....		30,000	181	358,451	1,199		568
30	VICTORIA AND GREY MTGE.....	1,018	361,352	12,573	698	6		2,084
31	YARMOUTH BUILDING & LOAN.....							
	TOTAL, 1988.....	39,398,399	66,296,513	2,474,474	3,849,564	57,810	4,352	490,815
	TOTAL, 1987.....	26,818,996	55,977,229	1,879,326	6,532,165	31,194	5,206	556,491

(1) MAXIMUM STATUTORY VALUES ARE: AMORTIZED VALUES FOR SECURITIES ISSUED OR GUARANTEED BY THE GOVERNMENT OF CANADA OR BY THE GOVERNMENT OF ANY PROVINCE OF CANADA; MARKET VALUE FOR ALL OTHER SECURITIES.

1988 COMPAGNIES DE PRET - LOAN COMPANIES ('000)  
TABLEAU XXII - PASSIF ET AVOIR DES ACTIONNAIRES

SHAREHOLDERS' EQUITY-AVOIR DES ACTIONNAIRES									
NO.	PROVISION FOR DEFICIENCY OF MAXIMUM STATUTORY VALUE	DEFERRED INCOME TAX	TOTAL	CAPITAL	GENERAL RESERVE AND/OR CONTRIBUTED SURPLUS	INVESTMENT RESERVES	RETAINED EARNINGS	TOTAL	TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY
NO.	PROVISION POUR MOINS-VALUE DE PLACEMENTS (1)	IMPOTS SUR LE REVENU REPORTES	TOTAL	CAPITAL	RESERVE GENERALE ET/OU EXCEDENT VERSE	RESERVES DE PLACEMENTS	BENEFICES NON REPARTIS	TOTAL	TOTAL PASSIF ET AVOIR DES ACTIONNAIRES
	\$	\$	\$	\$	\$	\$	\$	\$	\$
1		57,796	11,822,777	430,000			-16,745	413,255	12,236,032
2		43,759	24,423,247	230,044	481,034		211,903	922,981	25,346,228
3	2,629	2,577	851,252	10,764	16,086		15,383	42,233	893,485
4		44,725	18,653,957	605,000	75		114,313	719,388	19,373,345
5		346	38,715	40,502			11,069	51,571	90,286
6	37	140	27,305	1,248	120	344	1,090	2,802	30,107
7			258,394	9,513	86		3,852	13,451	271,845
8			148,295	26,009	4,367	-1,013	917	30,280	178,575
9	12	585	94,203	5,529	135		1,019	6,683	100,886
10	295	98	114,527	9,319	686		974	10,979	125,506
11		1,981	964,892	45,002			-327	44,675	1,009,567
12			1,507,297	70,000			1,138	71,138	1,578,435
13		667	197,907	7,079	2,425		79	9,583	207,490
14	432		280,021	30,000			-3,983	26,007	306,028
15			49,879	500	513		3,746	4,759	54,638
16			5	1,000	50		-419	631	636
17			199,048	19,090			3,246	22,336	221,384
18	18,863		5,765,238	215,600	5,200		-7,292	213,508	5,978,746
19		175	39,516	3,500			640	4,140	43,656
20		128	48,612	1,128	75	35	2,057	3,295	51,907
21		61,495	20,844,136	74,346	438,454		270,866	783,666	21,627,802
22	11		18	5,005	26		1,458	6,489	6,507
23		66,241	11,505,821	362,111	2,300		22,233	386,644	11,892,465
24			46,908	11,211	496		-742	10,965	57,873
25	37		43,625	8,359	1,406		353	10,118	53,743
26	371	20	155,955	10,241	1,318		959	12,518	168,473
27		461	117,719	3,400			1,661	5,061	122,780
28		37,656	13,946,065	485,000			35,945	520,945	14,467,010
29			390,399	80,000			1,378	81,378	471,777
30	3	2,147	379,881	8,000			5,527	13,527	393,408
31									
	3,827	339,860	112,915,614	2,808,500	954,852	-634	682,288	4,445,006	117,360,620
	29,182	374,704	92,204,493	2,408,188	1,003,077	220	322,443	3,733,928	95,938,421

(1) LES VALEURS STATUTAIRES MAXIMALES SONT: LES VALEURS AMORTIES DES TITRES EMIS OU GARANTIS PAR LE GOUVERNEMENT DU CANADA OU PAR LE GOUVERNEMENT D'UNE PROVINCE CANADIENNE; LA VALEUR AU MARCHÉ DE TOUS LES AUTRES TITRES.



1988 LOAN COMPANIES - COMPAGNIES DE PRET ('000)  
TABLE XXIII - STATEMENT OF INCOME AND EXPENSES

NO.	COMPANY	INVESTMENT INCOME EARNED	FEES AND COMMISSIONS EARNED ON AGENCY FUNDS	OTHER	TOTAL INCOME	INTEREST INCURRED	SALARIES AND STAFF BENEFITS
NO.	COMPAGNIE	REVENU DE PLACEMENT REALISE (1)	HONORAIRES ET COMMISSIONS SUR LES FONDS D'AGENCE	AUTRE	REVENU TOTAL	INTERET ENGAGE (1)	TRAITEMENTS ET AVANTAGES SOCIAUX
		\$	\$	\$	\$	\$	\$
1	BANK OF MONTREAL MORTGAGE.....	1,197,546		1	1,197,547	1,004,967	48
2	CANADA TRUSTCO MORTGAGE.....	2,546,848		138,992	2,685,840	1,800,253	187,820
3	CENTRAL & GUARANTY MORT. CORP.	87,367		1,655	89,232	73,013	3,773
4	CIBC MORTGAGE.....	1,798,437		3,716	1,802,153	1,543,188	10,246
5	CITIBANK CANADA MORT. CORP.....	7,447		-103	7,344	2,765	168
6	EVANGELINE SAVINGS.....	3,300		385	3,686	2,572	437
7	FIRST CITY MORTGAGE.....	27,296		267	27,563	24,009	
8	FOCUS NATIONAL MORT.....	14,772		326	15,098	9,964	1,104
9	GRANVILLE SAVINGS.....	11,002		569	11,571	8,255	807
10	GUARDCOR LOAN CO.....	10,818		37	10,855	8,709	
11	HONGKONG BANK.....	80,083		640	80,723	65,769	
12	LAURENTIAN BANK OF CANADA.....	156,024		650	156,674	133,705	
13	LEAGUE SAVINGS.....	21,790		934	22,724	17,811	646
14	LLOYDS BANK CAN. MTGE. CORP...	34,418			34,418	32,812	
15	MONTREAL TRUSTCO MORTGAGE.....	11,668		8	11,676	10,227	
16	MORGAN MORT. CORP.....	40			40	-1	
17	MORGUARD MORTGAGE.....	30,626		237	30,863	24,663	
18	NATIONAL BANK MORT. CORP.....	556,899		80	556,979	462,740	584
19	NATIONAL BANK OF GREECE.....	3,694			3,694	2,879	56
20	PACIFIC SAVINGS AND MTGE.....	5,907		406	6,313	4,347	459
21	ROYAL BANK MORTGAGE.....	2,170,618		-11,590	2,159,028	1,685,678	3
22	ROYAL TRUSTCO MORT.....	463			463		
23	SCOTIA MORTGAGE CORP.....	1,103,356		6,262	1,109,618	904,355	4,480
24	SECURITY HOME MTGE. INV. CORP.	5,011			5,011	2,855	84
25	SEEL MORTGAGE.....	5,664		4	5,668	3,718	490
26	SETTLERS SAVINGS.....	14,706		1,156	15,862	11,269	559
27	STANDARD LOAN COMPANY.....	11,956		761	12,717	10,095	1
28	TD MORTGAGE.....	1,593,890		5,440	1,599,330	1,198,349	
29	TD PACIFIC MORTGAGE CORP.....	9,451			9,451	5,912	
30	VICTORIA AND GREY MTGE.....	36,528		112	36,640	31,438	528
31	YARMOUTH BUILDING & LOAN.....						
	TOTAL, 1988.....	11,557,625		151,156	11,708,781	9,086,316	212,293
	TOTAL, 1987.....	8,792,032		117,573	8,909,605	6,847,189	183,440

(1) FOR DETAILS SEE PAGES 58 AND 59

## 1988 COMPAGNIES DE PRET - LOAN COMPANIES ('000)

## TABLEAU XXIII - ETAT DES REVENUS ET DES DEPENSES

NO.	OTHER OPERATING		TOTAL EXPENSES	PROFIT BEFORE GAINS OR LOSSES ON INVESTMENTS		NET GAIN (LOSS) ON INVEST- MENTS		PROFIT BEFORE TAXES		INCOME TAXES		NET PROFIT	
	EXPENSES	DEPRECIATION		BENEFICE AVANT PROFIT OU PERTE SUR REALISATION DE PLACEMENTS		PROFIT NET SUR REALISATION DE PLACEMENTS		BENEFICE AVANT IMPOTS SUR LE REVENU		IMPOTS SUR LE REVENU		BENEFICE NET	
NO.	AUTRES FRAIS D'EXPLOI- TATION	AMORTISSEMENT	DEPENSES TOTALES										
	\$	\$	\$	\$		\$		\$		\$		\$	
1	157,102		1,162,117	35,430				35,430		12,879		22,551	
2	280,837	19,943	2,288,853	396,987		-3,115		393,872		87,847		306,025	
3	9,116	468	86,370	2,862		1,311		4,173		-1,182		5,355	
4	233,312	363	1,787,109	15,044		-390		14,654		3,742		10,912	
5	423		3,356	3,988				3,988		2,210		1,778	
6	397	37	3,443	243		-4		239		37		202	
7	3,151	5	27,165	398		6		404		-262		666	
8	535	3	11,606	3,492				3,492				3,492	
9	696	62	9,820	1,751		-730		1,021		407		614	
10	1,103	2	9,814	1,041				1,041		186		855	
11	15,434		81,203	-480		-15		-495		-217		-278	
12	21,422		155,127	1,547				1,547		650		897	
13	3,546	381	22,384	340		2		342		73		269	
14	3,734		36,546	-2,128		-304		-2,432		-965		-1,467	
15	-923		9,304	2,372		707		3,079		-355		3,434	
16	9		8	32				32				32	
17	3,257		27,920	2,943		2,396		5,339				5,339	
18	66,207		529,531	27,448		-208		27,240		8,026		19,214	
19	193		3,128	566				566		245		321	
20	333	21	5,160	1,153				1,153		370		783	
21	215,161		1,900,842	258,186				258,186		91,236		166,950	
22	10		10	453				453		79		374	
23	108,508	168	1,017,511	92,107				92,107		44,197		47,910	
24	582		3,521	1,490				1,490				1,490	
25	415	5	4,628	1,040		116		1,156				1,156	
26	1,576	56	13,460	2,402		-419		1,983		970		1,013	
27	1,285		11,381	1,336		21		1,357		512		845	
28	344,214		1,542,563	56,767				56,767		22,525		34,242	
29	962		6,874	2,577				2,577		1,168		1,409	
30	1,886		33,852	2,788				2,788		1,157		1,631	
31													
	1,474,483	21,514	10,794,606	914,175		-626		913,549		275,535		638,014	
	1,114,083	15,458	8,150,170	749,435		5,347		754,782		239,480		515,302	

(1) POUR PLUS DE DETAILS VOIR LES PAGES 58 ET 59.

1988 LOAN COMPANIES - COMPAGNIES DE PRET ('000)  
TABLE XXIV - STATEMENT OF RETAINED EARNINGS

NO.	COMPANY	BALANCE AT BEGINNING OF YEAR	ADD-AJOUTER		DIVIDENDS TO SHAREHOLDERS	DEDUCT - DEDUIRE		GENERAL RESERVE	TRANSFER TO - VIRER AUX	
			NET PROFIT	OTHER ITEMS					INVESTMENT RESERVES	
NO.	COMPAGNIE	SOLDE AU DEBUT DE L'ANNEE	BENEFICE NET	AUTRES POSTES	DIVIDENDES AUX ACTIONNAIRES	RESERVE GENERALE			RESERVES DE PLACEMENTS	
									MORTGAGES	OTHER
									PRETS HYPOTHECAIRES	AUTRES
		\$	\$	\$	\$	\$		\$	\$	\$
1	BANK OF MONTREAL MORTGAGE.....	-12,696	22,551		21,368					
2	CANADA TRUSTCO MORTGAGE.....	113,550	306,025		222,852					
3	CENTRAL & GUARANTY MORT. CORP.	11,589	5,355		322					
4	CIBC MORTGAGE.....	108,100	10,912		3,053					
5	CITIBANK CANADA MORT. CORP....	9,003	1,778							
6	EVANGELINE SAVINGS.....	992	202		89					
7	FIRST CITY MORTGAGE.....	3,504	666		14					308
8	FOCUS NATIONAL MORT.....	-14	3,492		2,561					
9	GRANVILLE SAVINGS.....	447	514							
10	GUARDCOR LOAN CO.....	60	855							
11	HONGKONG BANK.....	-1,194	-278							
12	LAURENTIAN BANK OF CANADA.....	241	897							
13	LEAGUE SAVINGS.....	-2,830	269		256					
14	LLOYDS BANK CAN. MTGE. CORP....	-1,268	-1,467							
15	MONTREAL TRUSTCO MORTGAGE.....	-230	3,434							
16	MORGAN MORT. CORP.....	-449	32							
17	MORGUARD MORTGAGE.....	2,770	5,339		3,226					
18	NATIONAL BANK MORT. CORP.....	-8,115	19,214		16,034					
19	NATIONAL BANK OF GREECE.....	319	321							
20	PACIFIC SAVINGS AND MTGE.....	1,267	783						7	
21	ROYAL BANK MORTGAGE.....	104,676	166,950		760					
22	ROYAL TRUSTCO MORT.....	750	374							
23	SCOTIA MORTGAGE CORP.....	-16,804	47,910							
24	SECURITY HOME MTGE. INV. CORP.	-41	1,490		1,348					843
25	SEEL MORTGAGE.....	216	1,156		1,009					
26	SETTLERS SAVINGS.....	366	1,013	1	283					
27	STANDARD LOAN COMPANY.....	799	845							
28	TD MORTGAGE.....	35,393	34,242		35,002					
29	TD PACIFIC MORTGAGE CORP.....		1,409							
30	VICTORIA AND GREY MTGE.....	3,501	1,631							
31	YARMOUTH BUILDING & LOAN.....									
	TOTAL, 1988.....	353,902	638,014	1	308,187				7	1,151
	TOTAL, 1987.....	362,565	515,302	22,632	522,374				-30	206

## 1988 COMPAGNIES DE PRET - LOAN COMPANIES ('000)

## TABLEAU XXIV - ETAT DES BENEFICES NON REPARTIS

DEDUCT-DEDUIRE				
CHANGE IN				
CHANGEMENTS				
NO.	PROVISION FOR DEFICIENCY OF MAXIMUM STATUTORY VALUE	ASSETS NOT ADMITTED	OTHER ITEMS	BALANCE AT END OF YEAR
NO.	PROVISION POUR MOINS-VALUE DE PLACEMENTS	ACTIF NON AGREE	AUTRES POSTES	SOLDE EN FIN D'ANNEE
	\$	\$	\$	\$
1		5,232		-16,745
2	-24,690	9,510		211,903
3	251	923	65	15,383
4		1,636		114,313
5		-288		11,069
6	1	14		1,090
7			-4	3,852
8				917
9	-1	43		1,019
10	-181	22	100	974
11		-1,145		-327
12				1,138
13		-2,896		79
14	432	826		-3,993
15	-655	113		3,746
16		2		-419
17		-280	1,917	3,246
18		2,357		-7,292
19				640
20		-14		2,057
21				270,866
22	-309	-25		1,458
23		8,873		22,233
24				-742
25	1	9		353
26	64	102	-28	959
27		-17		1,661
28		-1,312		35,945
29		31		1,378
30	-241	-154		5,527
31				
	-25,328	23,562	2,050	682,288
	28,873	27,345	-712	322,443

1988 LOAN COMPANIES - COMPAGNIES DE PRET ('000)  
TABLE XXV - STATEMENT OF RESERVES

		GENERAL RESERVE AND/OR CONTRIBUTED SURPLUS					MORTGAGE RESERVE	
		RESERVE GENERALE ET/OU EXCEDENT VERSE						
NO.	COMPANY	BALANCE AT BEGINNING OF YEAR	TRANSFER FROM RETAINED EARNINGS	PREMIUM ON CAPITAL	OTHER ITEMS	BALANCE AT END OF YEAR	BALANCE AT BEGINNING OF YEAR	TRANSFER FROM RETAINED EARNINGS
NO.	COMPAGNIE	SOLDE AU DEBUT DE L'ANNEE	VIRER DU COMPTE DES BENEFICES NON REPARTIS	PRIME SUR LE CAPITAL- ACTIONS	AUTRES POSTES	SOLDE EN FIN D'ANNEE	SOLDE AU DEBUT DE L'ANNEE	VIRER DU COMPTE DES BENEFICES NON REPARTIS
		\$	\$	\$	\$	\$	\$	\$
1	BANK OF MONTREAL MORTGAGE.....							
2	CANADA TRUSTCO MORTGAGE.....	481,034				481,034		
3	CENTRAL & GUARANTY MORT. CORP.				16,086	16,086		
4	CIBC MORTGAGE.....							
5	CITIBANK CANADA MORT. CORP.....							
6	EVANGELINE SAVINGS.....	120				120	344	
7	FIRST CITY MORTGAGE.....							
8	FOCUS NATIONAL MORT.....	4,366		1		4,367		
9	GRANVILLE SAVINGS.....	135				135		
10	GUARDCOR LOAN CO.....	75			611	686		
11	HONGKONG BANK.....							
12	LAURENTIAN BANK OF CANADA.....							
13	LEAGUE SAVINGS.....	2,425				2,425		
14	LLOYDS BANK CAN. MTGE. CORP....							
15	MONTREAL TRUSTCO MORTGAGE.....	12,513			-12,000	513		
16	MORGAN MORT. CORP.....	50				50		
17	MORGUARD MORTGAGE.....							
18	NATIONAL BANK MORT. CORP.....	5,200				5,200		
19	NATIONAL BANK OF GREECE.....							
20	PACIFIC SAVINGS AND MTGE.....	75				75	35	7
21	ROYAL BANK MORTGAGE.....	420,444		18,010		438,454		
22	ROYAL TRUSTCO MORT.....	26				26		
23	SCOTIA MORTGAGE CORP.....	2,300				2,300		
24	SECURITY HOME MTGE. INV. CORP.	1,438			-942	496		
25	SEEL MORTGAGE.....	1,258			148	1,406		
26	SETTLERS SAVINGS.....	1,318				1,318		
27	STANDARD LOAN COMPANY.....							
28	TD MORTGAGE.....							
29	TD PACIFIC MORTGAGE CORP.....							
30	VICTORIA AND GREY MTGE.....							
31	YARMOUTH BUILDING & LOAN.....							
	TOTAL, 1988.....	932,777		18,011	3,903	954,691	379	7
	TOTAL, 1987.....	611,416		341,586	-6,658	946,344	492	-30



1988 COMPAGNIES DE PRET - LOAN  
TABLEAU XXV - ETAT DES RESERVES

## 1988 LOAN COMPANIES - COMPAGNIES DE PRET ('000)

## TABLE XXVI - DETAILS OF INVESTMENT INCOME EARNED AND INTEREST INCURRED

INVESTMENT INCOME EARNED							
REVENU DE PLACEMENT							
NO.	COMPANY	CASH	TREASURY BILLS AND SHORT TERM DEPOSITS	BONDS	SHARES	COLLATERAL LOANS	CONSUMER LOANS
NO.	COMPAGNIE	ENCAISSE	BONS DU TRESOR ET DEPOTS A COURT TERME	OBLIGATIONS	ACTIONS	PRETS SUR NANTISSEMENTS	PRETS A LA CONSOMMATION
		\$	\$	\$	\$	\$	\$
1	BANK OF MONTREAL MORTGAGE.....	-289	36,993	3,334			
2	CANADA TRUSTCO MORTGAGE.....		114,736	131,426	67,156	226,110	137,716
3	CENTRAL & GUARANTY MORT. CORP.	741	2,890	946	5,558	533	5,301
4	CIBC MORTGAGE.....		99,699	16,170			
5	CITIBANK CANADA MORT. CORP.....		2,297	399			
6	EVANGELINE SAVINGS.....		103		89		1
7	FIRST CITY MORTGAGE.....		3,868		961	2	4
8	FOCUS NATIONAL MORT.....	31	116	112			
9	GRANVILLE SAVINGS.....		318		1		30
10	GUARDCOR LOAN CO.....	21	1,504	95	582	466	1
11	HONGKONG BANK.....		18,662			1,008	
12	LAURENTIAN BANK OF CANADA.....	1,871	7,240				
13	LEAGUE SAVINGS.....		986	185	1	43	186
14	LLOYDS BANK CAN. MTGE. CORP...	1,960	14,686	7,794			
15	MONTREAL TRUSTCO MORTGAGE.....		353	463	3,310		
16	MORGAN MORT. CORP.....		40				
17	MORGUARD MORTGAGE.....		885				
18	NATIONAL BANK MORT. CORP.....	573	14,078	13,701			
19	NATIONAL BANK OF GREECE.....						
20	PACIFIC SAVINGS AND MTGE.....		745				
21	ROYAL BANK MORTGAGE.....		157,031				
22	ROYAL TRUSTCO MORT.....		50		413		
23	SCOTIA MORTGAGE CORP.....	76	73,763	6,337			
24	SECURITY HOME MTGE. INV. CORP.		300				
25	SEEL MORTGAGE.....	39		32	15	54	
26	SETTLERS SAVINGS.....	35	1,399	217	33	8	240
27	STANDARD LOAN COMPANY.....	94	1,000	108	245	69	
28	TD MORTGAGE.....	2,291	98,509	26,880			110,004
29	TD PACIFIC MORTGAGE CORP.....	73	1,655				
30	VICTORIA AND GREY MTGE.....	41	1,170	614	382		
31	YARMOUTH BUILDING & LOAN.....						
	TOTAL, 1988.....	7,557	655,076	208,813	78,746	228,293	253,483
	TOTAL, 1987.....	18,999	463,029	368,496	71,428	42,541	251,829

INTEREST INCURRED									
INTEREST ENGAGE									
DEPOSITS AND DEBENTURES									
NO. NO.	MORTGAGES AND SALE AGREEMENTS - HYPOTHECAIRES ET CONVENTIONS DE VENTE	REAL ESTATE - IMMEUBLES	SUBSIDIARIES - FILIALES	OTHER - AUTRES	TOTAL - TOTAL	DEPOTS ET OBLIGATIONS		OTHER BORROWED MONEY - AUTRES EMPRUNTS	TOTAL - TOTAL
						DEMAND - A DEMANDE	TERM - A TERME		
	\$	\$	\$	\$	\$	\$	\$	\$	\$
1	1,139,466		12,337	5,685	1,197,546		1,004,967		1,004,967
2	1,352,749		238,092	278,863	2,546,848	679,695	1,118,229	2,329	1,800,253
3	71,398				87,367	2,910	68,448	1,655	73,013
4	1,682,568				1,798,437	386,065	931,574	225,549	1,543,188
5	4,621			130	7,447		3,290	-525	2,765
6	3,101	6			3,300	198	2,358	16	2,572
7	22,453	8			27,295	146	23,863		24,009
8	14,513				14,772		9,659	305	9,964
9	10,753	-140	40		11,002	46	8,195	14	8,255
10	8,009			140	10,818		8,700	9	8,709
11	60,413				80,083	23,949	41,820		65,769
12	146,913				156,024		133,705		133,705
13	20,389				21,790	440	17,360	11	17,811
14	9,978				34,418		20,501	12,311	32,812
15	7,542				11,668		268	9,959	10,227
16					40		-1		-1
17	29,741				30,626		24,335	328	24,663
18	507,312			21,235	556,899	35,095	426,654	991	462,740
19	3,694				3,694			2,879	2,879
20	4,594	21	224	323	5,907		4,324	23	4,347
21	1,866,787			146,800	2,170,618	635,855	856,144	193,679	1,685,678
22					463				
23	886,207			136,973	1,103,356	245,429	603,281	55,645	904,355
24	4,188	73		450	5,011		2,854	1	2,855
25	5,507	17			5,664		3,626	92	3,718
26	12,691	34	49		14,706	511	10,758		11,269
27	10,440				11,956	10	10,085		10,095
28	1,150,017			206,189	1,593,890	458,930	620,876	118,543	1,198,349
29	7,723				9,451		184	5,728	5,912
30	34,321				36,528		31,438		31,438
31									
	9,078,108	19	250,742	796,788	11,557,625	2,469,279	5,987,495	629,542	9,086,316
	6,976,719	372	175,505	423,114	8,792,032	1,307,353	4,913,502	626,334	6,847,189

1988 LOAN COMPANIES - COMPAGNIES DE PRET ('000)  
TABLE XXVII - SUMMARY OF SECURITIES

		BONDS						
		CANADIAN - CANADIENNES						
NO.	COMPANY	TREASURY BILLS	SHORT TERM DEPOSITS (ONE YEAR OR LESS)	TOTAL	FEDERAL	PROVINCIAL	MUNICIPAL, PUBLIC AUTHORITY AND SCHOOL	CORPORATE NOTES OF ONE YEAR OR LESS
NO.	COMPAGNIE	BONS DU TRESOR	DEPOTS A TERME (UN AN OU MOINS)	TOTAL	FEDERALES (1)	PROVINCIALES (1)	DE MUNICIPALI- TES, D'ADMINIS- TRATIONS PUBLIQUES ET DE COMMISSIONS SCOLAIRES	BILLETS DE CORPORATIONS (UN AN OU MOINS)
		\$	\$	\$	\$	\$	\$	\$
1	BANK OF MONTREAL MORTGAGE							
(2)	B.V. - V.C.	475,742	5,000	480,742	56,124			
(2)	M.S.V. - V.M.S.	475,742	5,000	480,742	56,124			
2	CANADA TRUSTCO MORTGAGE							
(2)	B.V. - V.C.	904,024	743,999	1,648,023	738,323	262,788	7,766	93,693
(2)	M.S.V. - V.M.S.	904,024	743,999	1,648,023	738,323	262,788	7,859	93,693
3	CENTRAL & GUARANTY MORT. CORP.							
(2)	B.V. - V.C.	21,107		21,107	7,399	10,600		
(2)	M.S.V. - V.M.S.	21,107		21,107	7,399	10,600		
4	CIBC MORTGAGE							
(2)	B.V. - V.C.	1,114,413		1,114,413	53,233			
(2)	M.S.V. - V.M.S.	1,114,413		1,114,413	53,233			
5	CITIBANK CANADA MORT. CORP							
(2)	B.V. - V.C.	43,505		43,505	5,000			
(2)	M.S.V. - V.M.S.	43,505		43,505	5,000			
6	EVANGELINE SAVINGS							
(2)	B.V. - V.C.	801		801		100		
(2)	M.S.V. - V.M.S.	801		801		100		
7	FIRST CITY MORTGAGE							
(2)	B.V. - V.C.							
(2)	M.S.V. - V.M.S.							
8	FOCUS NATIONAL MORT							
(2)	B.V. - V.C.				991	2,632		
(2)	M.S.V. - V.M.S.				991	2,632		
9	GRANVILLE SAVINGS							
(2)	B.V. - V.C.		2,402	2,402				
(2)	M.S.V. - V.M.S.		2,402	2,402				
10	GUARDCOR LOAN CO.							
(2)	B.V. - V.C.	5,819	20,681	26,500				
(2)	M.S.V. - V.M.S.	5,819	20,681	26,500				
11	HONGKONG BANK							
(2)	B.V. - V.C.	186,242	87,544	273,786				
(2)	M.S.V. - V.M.S.	186,242	87,544	273,786				
12	LAURENTIAN BANK OF CANADA							
(2)	B.V. - V.C.	19,945	59,110	79,055				
(2)	M.S.V. - V.M.S.	19,945	59,110	79,055				
13	LEAGUE SAVINGS							
(2)	B.V. - V.C.		10,500	10,500	422	1,786		
(2)	M.S.V. - V.M.S.		10,500	10,500	422	1,786		
14	LLOYDS BANK CAN. MTGE. CORP.							
(2)	B.V. - V.C.	131,250	19,683	150,933	1,540	24,945		34,864
(2)	M.S.V. - V.M.S.	131,250	19,683	150,933	1,540	24,945		34,432
15	MONTREAL TRUSTCO MORTGAGE							
(2)	B.V. - V.C.							10,000
(2)	M.S.V. - V.M.S.							10,000
16	MORGAN MORT. CORP							
(2)	B.V. - V.C.	607		607				
(2)	M.S.V. - V.M.S.	607		607				
17	MORGUARD MORTGAGE							
(2)	B.V. - V.C.	9,240		9,240				
(2)	M.S.V. - V.M.S.	9,240		9,240				

(1) FOR FEDERAL AND PROVINCIAL BONDS, MAXIMUM STATUTORY VALUE IS EQUAL TO BOOK VALUES. \_OR ALL OTHER SECURITIES MAXIMUM STATUTORY VALUE IS EQUAL TO MARKET VALUE.

(2) BECAUSE OF SPACE LIMITATIONS, THE FOLLOWING ABBREVIATIONS HAVE BEEN USED: B.V.-V.C., BOOK VALUE-VALEUR COMPTABLE; M.S.V.-V.M.S., MAXIMUM STATUTORY VALUE-VALEUR MAXIMALE STATUTAIRE.

1988 COMPAGNIES DE PRET - LOAN COMPANIES ('000)  
TABLEAU XXVII - SOMMAIRE DES TITRES DETENUS

NO. - NO.	OBLIGATIONS			SHARES - ACTIONS					GRAND TOTAL - TOTAL GLOBAL
	ALL OTHER - AUTRES	FOREIGN BONDS - OBLIGATIONS ETRANGERES	TOTAL BONDS - TOTAL OBLIGATIONS	CANADIAN - CANADIENNES		FOREIGN - ETRANGERES		TOTAL SHARES - TOTAL ACTIONS	
				PREFERRED - PRIVILEGIEES	COMMON - ORDINAIRES	PREFERRED - PRIVILEGIEES	COMMON - ORDINAIRES		
	\$	\$	\$	\$	\$	\$	\$	\$	\$
1	50,000		106,124						586,866
	50,000		106,124						586,866
2	2,035,294		3,137,864	805,174	43,613		2,008	850,795	5,636,682
	2,024,971		3,127,634	779,762	61,362		2,093	843,217	5,618,874
3			17,999	134,206	13,734			147,940	187,046
			17,999	132,570	12,741			145,311	184,417
4	96,170		149,403						1,663,616
	96,170		149,403						1,263,816
5			5,000						45,605
			5,000						46,605
6	60		160	1,069				1,069	2,030
	60		160	1,032				1,032	1,993
7				10,720	28			10,748	10,748
				10,864	32			10,896	10,896
8			3,623						1,263,816
			3,623						1,263,816
9					31			31	2,487
					19			19	2,487
10	1,000		1,000	7,531				7,531	25,031
	1,000		1,000	7,236				7,236	34,736
11									273,786
									273,786
12									79,055
									79,055
13			2,208	2	3			5	12,713
			2,208	2	3			5	12,713
14			61,349						212,282
			60,917						211,850
15			10,000	37,976	5,525			43,501	53,501
			10,000	37,820	6,290			44,110	54,110
16									607
									607
17									9,240
									9,240

(1) LA VALEUR MAXIMALE STATUTAIRE EST LA VALEUR COMPTABLE POUR LES OBLIGATIONS FEDERALES ET PROVINCIALES. POUR TOUTS LES AUTRES TITRES, LA VALEUR MAXIMALE STATUTAIRE EST LA VALEUR AU MARCHE.  
(2) ETANT DONNE LE PEU D'ESPACE DISPONIBLE, DES ABBREVIATIONS ONT ETE UTILISEES: V.C.-B.V., VALEUR COMPTABLE-BOOK VALUE; V.M.S.-M.S.V., VALEUR MAXIMALE STATUTAIRE-MAXIMUM STATUTORY VALUE.



1988 LOAN COMPANIES - COMPAGNIES DE PRET ('000)  
TABLE XXVII - SUMMARY OF SECURITIES

		BONDS								
		CANADIAN - CANADIENNES								
NO.	COMPANY	TREASURY BILLS	SHORT TERM DEPOSITS (ONE YEAR OR LESS)	TOTAL	FEDERAL	PROVINCIAL	MUNICIPAL, PUBLIC AUTHORITY AND SCHOOL	CORPORATE NOTES OF ONE YEAR OR LESS		
NO.	COMPAGNIE	BONS DU TRESOR	DEPOTS A TERME (UN AN OU MOINS)	TOTAL	FEDERALES (1)	PROVINCIALES (1)	DE MUNICIPAL- TES, D'ADMINIS- TRATIONS PUBLIQUES ET DE COMMISSIONS SCOLAIRES	BILLETS DE CORPORATIONS (UN AN OU MOINS)		
		\$	\$	\$	\$	\$	\$	\$	\$	
18	NATIONAL BANK MORT. CORP									
	(2) B.V. - V.C.	264,721	91,470	356,191		58,827				
	(2) M.S.V. - V.M.S.	264,721	91,470	356,191		58,827				
19	NATIONAL BANK OF GREECE									
20	PACIFIC SAVINGS AND MTGE									
	(2) B.V. - V.C.	3,635	885	4,520						
	(2) M.S.V. - V.M.S.	3,635	885	4,520						
21	ROYAL BANK MORTGAGE									
	(2) B.V. - V.C.	1,352,408	130,998	1,483,406		394,209		115,630		
	(2) M.S.V. - V.M.S.	1,352,408	130,998	1,483,406		394,209		115,630		
22	ROYAL TRUSTCO MORT.									
	(2) B.V. - V.C.									
	(2) M.S.V. - V.M.S.									
23	SCOTIA MORTGAGE CORP									
	(2) B.V. - V.C.		1,020,000	1,020,000	48,841					
	(2) M.S.V. - V.M.S.		1,020,000	1,020,000	48,841					
24	SECURITY HOME MTGE. INV. CORP.									
	(2) B.V. - V.C.	6,249		6,249						
	(2) M.S.V. - V.M.S.	6,249		6,249						
25	SEEL MORTGAGE									
	(2) B.V. - V.C.									
	(2) M.S.V. - V.M.S.									
26	SETTLERS SAVINGS									
	(2) B.V. - V.C.	6,345	12,682	19,027	1,495					
	(2) M.S.V. - V.M.S.	6,345	12,682	19,027	1,495					
27	STANDARD LOAN COMPANY									
	(2) B.V. - V.C.	12,800		12,800						
	(2) M.S.V. - V.M.S.	12,800		12,800						
28	TD MORTGAGE									
	(2) B.V. - V.C.	728,886	459,443	1,188,329	143,901	14,931				
	(2) M.S.V. - V.M.S.	728,886	459,443	1,188,329	143,901	14,931				
29	TD PACIFIC MORTGAGE CORP.									
30	VICTORIA AND GREY MTGE									
	(2) B.V. - V.C.	13,840	1,474	15,314	4,700	75				
	(2) M.S.V. - V.M.S.	13,840	1,474	15,314	4,700	75				
31	YARMOUTH BUILDING & LOAN									
	TOTAL, 1988									
	(2) B.V. - V.C.	5,301,579	2,665,871	7,967,450	1,061,969	770,893	7,766	254,187		
	(2) M.S.V. - V.M.S.	5,301,579	2,665,871	7,967,450	1,061,969	770,893	7,859	253,755		

(1) FOR FEDERAL AND PROVINCIAL BONDS, MAXIMUM STATUTORY VALUE IS EQUAL TO BOOK VALUES. \_OR ALL OTHER SECURITIES MAXIMUM STATUTORY VALUE IS EQUAL TO MARKET VALUE.

(2) BECAUSE OF SPACE LIMITATIONS, THE FOLLOWING ABBREVIATIONS HAVE BEEN USED: B.V.-V.C., BOOK VALUE-VALEUR COMPTABLE; M.S.V.-V.M.S., MAXIMUM STATUTORY VALUE-VALEUR MAXIMALE STATUTAIRE.

1988 COMPAGNIES DE PRET - LOAN COMPANIES ('000)  
TABLEAU XXVII - SOMMAIRE DES TITRES DETENUS

OBLIGATIONS			SHARES - ACTIONS						GRAND TOTAL - TOTAL GLOBAL
NO. NO.	ALL OTHER AUTRES	FOREIGN BONDS - OBLIGATIONS ETRANGERES	TOTAL BONDS - TOTAL OBLIGATIONS	CANADIAN - CANADIENNES		FOREIGN - ETRANGERES		TOTAL SHARES - TOTAL ACTIONS	
				PREFERRED - PRIVILEGIEES	COMMON - ORDINAIRES	PREFERRED - PRIVILEGIEES	COMMON - ORDINAIRES		
	\$	\$	\$	\$	\$	\$	\$	\$	\$
18									
			58,827						415,018
			58,827						415,018
19									
20									
									1,520
									4,520
21	24,994		534,833						2,018,239
	24,994		534,833						2,018,239
22				3,000				3,000	3,000
				2,989				2,989	2,989
23			48,841						1,086,841
			48,841						1,086,841
24									
25									
	1,053		1,053		967			967	2,020
	1,053		1,053		930			930	1,930
26	600		2,095	360	403			763	21,885
	600		2,095	306	86			392	21,514
27				3,625	1,527			5,152	17,952
				3,668	2,017			5,685	18,485
28									
	48,142		206,974						395,303
	48,142		206,974						395,303
29									
30									
			4,775	5,835	684			6,519	26,608
			4,775	5,799	717			6,516	26,605
31									
	2,257,313		4,352,128	1,009,498	66,515		2,008	1,078,021	13,397,599
	2,246,990		4,341,466	982,048	84,197		2,093	1,068,338	13,377,254

(1) LA VALEUR MAXIMALE STATUTAIRE EST LA VALEUR COMPTABLE POUR LES OBLIGATIONS FEDERALES ET  
PROVINCIALES. POUR TOUTS LES AUTRES TITRES, LA VALEUR MAXIMALE STATUTAIRE EST LA VALEUR AU MARCHE.  
(2) ETANT DONNE LE PEU D'ESPACE DISPONIBLE, DES ABBREVIATIONS ONT ETE UTILISEES: V.C.-B.V., VALEUR  
COMPTABLE-BOOK VALUE; V.M.S.-M.S.V., VALEUR MAXIMALE STATUTAIRE-MAXIMUM STATUTORY VALUE.

1988 LOAN COMPANIES - COMPAGNIES DE PRET ('000)  
TABLE XXVIII - MORTGAGES AND SALE AGREEMENTS: REAL ESTATE  
TABLEAU XXVIII - PRETS HYPOTHECAIRES ET CONVENTIONS DE VENTE: BIENS-FONDS

NO.	COMPANY	MORTGAGES AND SALE AGREEMENTS				REAL ESTATE		
		PRETS HYPOTHECAIRES ET CONVENTIONS DE VENTE				BIENS-FONDS		
NO.	COMPAGNIE	N.H.A.	OTHER INSURED	CONVENTIONAL	TOTAL	HELD FOR SALE	FOR COMPANY'S OWN USE	TOTAL
		L.N.H.	AUTRES ASSURES	CONVENTIONNEL	TOTAL	DETENUS POUR VENTE	DETENUS PAR LA COMPAGNIE POUR SON PROPRE USAGE	TOTAL
		\$	\$	\$	\$	\$	\$	\$
1	BANK OF MONTREAL MORTGAGE.....	2,198,326	761,198	8,548,430	11,507,954			
2	CANADA TRUSTCO MORTGAGE.....	1,886,436	756,448	11,543,676	14,186,560	10,270	522	10,792
3	CENTRAL & GUARANTY MORT. CORP.	47,261	87,350	444,919	579,530	583		583
4	CIBC MORTGAGE.....	4,238,203	1,336,165	12,059,334	17,633,702	257		257
5	CITIBANK CANADA MORT. CORP.....	2,406		37,870	40,276			
6	EVANGELINE SAVINGS.....	51		26,592	26,643		7	7
7	FIRST CITY MORTGAGE.....	44,065	14,082	164,357	222,504	202		202
8	FOCUS NATIONAL MORT.....	19,375	6,055	172,365	172,795			
9	GRANVILLE SAVINGS.....		299	95,126	95,425	489		489
10	GUARDCOR LOAN CO.....	866	666	81,393	82,925			
11	HONGKONG BANK.....	62,683	57,982	588,475	709,140			
12	LAURENTIAN BANK OF CANADA.....	277,822	88,067	1,044,917	1,410,806			
13	LEAGUE SAVINGS.....	82,043	9,885	96,535	188,463	684	374	1,058
14	LLOYDS BANK CAN. MTGE. CORP.....	110	2,335	89,054	91,499	185		185
15	MONTREAL TRUSTCO MORTGAGE.....					133		133
16	MORGAN MORT. CORP.....							
17	MORGUARD MORTGAGE.....	6,573	22,023	168,743	197,339	5,199		5,199
18	NATIONAL BANK MORT. CORP.....	2,023,771	455,607	2,651,632	5,131,010			
19	NATIONAL BANK OF GREECE.....			43,442	43,442			
20	PACIFIC SAVINGS AND MTGE.....	1,627	1,248	40,459	43,334	185		185
21	ROYAL BANK MORTGAGE.....	3,410,512		15,760,783	19,171,295			
22	ROYAL TRUSTCO MORT.....							
23	SCOTIA MORTGAGE CORP.....	2,369,584	1,434,644	6,904,758	10,708,986	324		324
24	SECURITY HOME MTGE. INV. CORP.	13,532	1,637	35,244	50,413	46		46
25	SEEL MORTGAGE.....			48,899	48,899	234		234
26	SETTLERS SAVINGS.....	6,266	2,158	132,166	140,590		293	293
27	STANDARD LOAN COMPANY.....	2,496	7,634	90,552	100,682	420		420
28	TD MORTGAGE.....	2,657,767	615,271	7,432,887	10,705,925			
29	TD PACIFIC MORTGAGE CORP.....	141,928	24,443	301,769	468,140			
30	VICTORIA AND GREY MTGE.....	57,319	3,545	302,743	363,607			
31	YARMOUTH BUILDING & LOAN.....							
	TOTAL, 1988.....	19,553,022	5,688,742	68,882,120	94,123,884	19,211	1,196	20,407
	TOTAL, 1987.....	16,347,485	5,225,858	56,027,121	77,600,464	38,751	1,254	40,005

1988 LOAN COMPANIES - COMPAGNIES DE PRET ('000)  
TABLE XXIX - ASSETS NOT ADMITTED  
TABLEAU XXIX - ACTIF NON ADMIS

NO.	COMPANY	DEFERRED EXPENSES	LEASEHOLD IMPROVEMENTS	FURNITURE AND EQUIPMENT	PREPAID EXPENSES	OTHER	TOTAL
NO.	COMPAGNIE	DEPENSES REPORTEES	AMELIORATIONS LOCATIVES	MOBILIER ET AGENCEMENT	FRAIS PAYES D'AVANCE	AUTRE	TOTAL
		\$	\$	\$	\$	\$	\$
1	BANK OF MONTREAL MORTGAGE.....	55,668	2,240	128			58,036
2	CANADA TRUSTCO MORTGAGE.....			43,677	48,192	6,346	98,215
3	CENTRAL & GUARANTY MORT. CORP.	341	170		809	1,086	2,406
4	CIBC MORTGAGE.....	1,936	2,961	7,462			12,359
5	CITIBANK CANADA MORT. CORP.....	1	21			326	348
6	EVANGELINE SAVINGS.....	16	23	9		67	115
7	FIRST CITY MORTGAGE.....				381	195	576
8	FOCUS NATIONAL MORT.....	8	39	966			1,013
9	GRANVILLE SAVINGS.....	9	62	411	44		526
10	GUARDCOR LOAN CO.....	11	145	30			186
11	HONGKONG BANK.....	1,682					1,682
12	LAURENTIAN BANK OF CANADA.....						
13	LEAGUE SAVINGS.....	64		135			199
14	LLOYDS BANK CAN. MTGE. CORP....	1,049	1,360				2,409
15	MONTREAL TRUSTCO MORTGAGE.....	137					137
16	MORGAN MORT. CORP.....	2					2
17	MORGUARD MORTGAGE.....	306					306
18	NATIONAL BANK MORT. CORP.....	15,190	2,610	156		2,512	20,468
19	NATIONAL BANK OF GREECE.....						
20	PACIFIC SAVINGS AND MTGE.....		23	17			40
21	ROYAL BANK MORTGAGE.....						
22	ROYAL TRUSTCO MORT.....						
23	SCOTIA MORTGAGE CORP.....	56,511	1,571	272			58,354
24	SECURITY HOME MTGE. INV. CORP.	9	875				884
25	SEEL MORTGAGE.....	29	3	8			40
26	SETTLERS SAVINGS.....	47	371		194		612
27	STANDARD LOAN COMPANY.....	34	182				216
28	TD MORTGAGE.....	2,401					2,401
29	TD PACIFIC MORTGAGE CORP.....	31					31
30	VICTORIA AND GREY MTGE.....	97					97
31	YARMOUTH BUILDING & LOAN.....						
	TOTAL, 1988.....	135,579	12,656	53,271	49,620	10,534	261,660
	TOTAL, 1987.....	123,546	47,510	46,249	12,228	5,852	235,385

1988 LOAN COMPANIES - COMPAGNIES DE PRET ('000)  
TABLE XXX - DEPOSITS AND DEBENTURES: INTEREST EXPENSE DUE AND ACCRUED  
TABLEAU XXX - DEPOTS ET DEBENTURES: INTERETS ECHUS ET COURUS

NO. NO.	COMPANY COMPAGNIE	DEPOSITS DEPOTS		DEBENTURES DEBENTURES		INTEREST EXPENSE DUE AND ACCRUED INTERETS ECHUS ET COURUS	
		DEMAND A DEMANDE	TERM A TERME	DEMAND A DEMANDE	TERM A TERME	DEMAND A DEMANDE	TERM A TERME
		\$	\$	\$	\$	\$	\$
1	BANK OF MONTREAL MORTGAGE.....				11,340,027		405,607
2	CANADA TRUSTCO MORTGAGE.....	11,183,618		360,975	12,055,276	11,708	530,938
3	CENTRAL & GUARANTY MORT. CORP.....	42,676	45,519	12,222	629,686		33,083
4	CIBC MORTGAGE.....		535,103	5,701,355	9,651,452	50,258	362,775
5	CITIBANK CANADA MORT. CORP.....		27,100				362
6	EVANGELINE SAVINGS.....	3,007			23,012	34	748
7	FIRST CITY MORTGAGE.....			1,961	245,631		9,626
8	FOCUS NATIONAL MORT.....				139,671		5,271
9	GRANVILLE SAVINGS.....	759		55	85,977	16	4,868
10	GUARDCOR LOAN CO.....				109,607		3,829
11	HONGKONG BANK.....	454,466	494,034				13,349
12	LAURENTIAN BANK OF CANADA.....		1,438,892				61,260
13	LEAGUE SAVINGS.....	6,818	11,485		174,043		1,201
14	LLOYDS BANK CAN. MTGE. CORP.....		155,014				5,904
15	MONTREAL TRUSTCO MORTGAGE.....						
16	MORGAN MORT. CORP.....						
17	MORGUARD MORTGAGE.....				162,543		7,899
18	NATIONAL BANK MORT. CORP.....	711,228	4,528,829		277,036	5,050	173,686
19	NATIONAL BANK OF GREECE.....						
20	PACIFIC SAVINGS AND MTGE.....				45,494		2,505
21	ROYAL BANK MORTGAGE.....	9,999,235	10,141,006			22,523	339,528
22	ROYAL TRUSTCO MORT.....						
23	SCOTIA MORTGAGE CORP.....	3,910,130	7,227,196		3,075	1,663	212,225
24	SECURITY HOME MTGE. INV. CORP.....				44,773		1,736
25	SEEL MORTGAGE.....				41,777		1,185
26	SETTLERS SAVINGS.....	6,259	52	303	140,518	40	5,585
27	STANDARD LOAN COMPANY.....	147	23,459	437	88,310		4,225
28	TD MORTGAGE.....	7,001,730	6,019,564				183,033
29	TD PACIFIC MORTGAGE CORP.....		30,000				181
30	VICTORIA AND GREY MTGE.....			1,018	361,352		12,573
31	YARMOUTH BUILDING & LOAN.....						
	TOTAL, 1988.....	33,320,073	30,677,253	6,078,326	35,619,260	91,292	2,383,182
	TOTAL, 1987.....	22,795,067	19,297,373	4,023,929	36,679,856	55,277	1,824,049



1988 LOAN COMPANIES - COMPAGNIES DE PRET ('000)  
TABLE XXXI - OTHER INCOME  
TABLEAU XXXI - AUTRES REVENUS

NO.	COMPANY	MORTGAGE APPRAISAL AND INSPECTION FEES	OTHER REVENUE EARNED ON MORTGAGES	SERVICE CHARGES	OTHER	TOTAL
NO.	COMPAGNIE	HONORAIRES D'INSPECTION ET D'EVALUATION HYPOTHECAIRES	AUTRES REVENUS SUR PRETS HYPOTHECAIRES	FRAIS D'ADMINISTRA- TION	AUTRES	TOTAL
		\$	\$	\$	\$	\$
1	BANK OF MONTREAL MORTGAGE.....				1	1
2	CANADA TRUSTCO MORTGAGE.....	11,047	5,010	31,525	91,410	138,992
3	CENTRAL & GUARANTY MORT. CORP.	134	558		1,173	1,865
4	CIBC MORTGAGE.....	1,909	1,781		26	3,716
5	CITIBANK CANADA MORT. CORP.....		-103			-103
6	EVANGELINE SAVINGS.....	13	142	3	228	386
7	FIRST CITY MORTGAGE.....				267	267
8	FOCUS NATIONAL MORT.....		103	223		326
9	GRANVILLE SAVINGS.....		553	7	9	569
10	GUARDCOR LOAN CO.....		37			37
11	HONGKONG BANK.....		640			640
12	LAURENTIAN BANK OF CANADA.....		650			650
13	LEAGUE SAVINGS.....	109			825	934
14	LLOYDS BANK CAN. MTGE. CORP.....					
15	MONTREAL TRUSTCO MORTGAGE.....				8	8
16	MORGAN MORT. CORP.....					
17	MORGUARD MORTGAGE.....		237			237
18	NATIONAL BANK MORT. CORP.....				80	80
19	NATIONAL BANK OF GREECE.....					
20	PACIFIC SAVINGS AND MTGE.....	23	383			406
21	ROYAL BANK MORTGAGE.....				-11,590	-11,590
22	ROYAL TRUSTCO MORT.....					
23	SCOTIA MORTGAGE CORP.....		5,686		576	6,262
24	SECURITY HOME MTGE. INV. CORP.					
25	SEEL MORTGAGE.....				4	4
26	SETTLERS SAVINGS.....	149	997		10	1,156
27	STANDARD LOAN COMPANY.....		761			761
28	TD MORTGAGE.....			5,004	436	5,440
29	TD PACIFIC MORTGAGE CORP.....					
30	VICTORIA AND GREY MTGE.....	93	7		12	112
31	YARMOUTH BUILDING & LOAN.....					
	TOTAL, 1988.....	13,477	17,442	36,762	83,475	151,156
	TOTAL, 1987.....	12,314	20,092	30,081	55,086	117,573

1988 LOAN COMPANIES - COMPAGNIES DE PRET ('000)  
TABLE XXXII - SALARIES AND STAFF BENEFITS  
TABLEAU XXXII - SALAIRES ET AVANTAGES SOCIAUX

NO.	COMPANY	SALARIES	DIRECTORS AND ADVISORY BOARD FEES	STAFF BENEFITS	OTHER	TOTAL
NO.	COMPAGNIE	SALAIRES	TRAITEMENTS ET JETONS DE PRESENCE DES ADMINISTRATEURS	AVANTAGES SOCIAUX	AUTRES	TOTAL
		\$	\$	\$	\$	\$
1	BANK OF MONTREAL MORTGAGE.....		48			48
2	CANADA TRUSTCO MORTGAGE.....	171,110	485	16,225		187,820
3	CENTRAL & GUARANTY MORT. CORP.	3,458	50	119	146	3,773
4	CIBC MORTGAGE.....	9,875		371		10,246
5	CITIBANK CANADA MORT. CORP....	114		54		168
6	EVANGELINE SAVINGS.....	431	5	1		437
7	FIRST CITY MORTGAGE.....					
8	FOCUS NATIONAL MORT.....		31		1,073	1,104
9	GRANVILLE SAVINGS.....	601	149	57		807
10	GUARDCOR LOAN CO.....					
11	HONGKONG BANK.....					
12	LAURENTIAN BANK OF CANADA.....					
13	LEAGUE SAVINGS.....	575		71		646
14	LLOYDS BANK CAN. MTGE. CORP...					
15	MONTREAL TRUSTCO MORTGAGE.....					
16	MORGAN MORT. CORP.....					
17	MORGUARD MORTGAGE.....					
18	NATIONAL BANK MORT. CORP.....	505		79		584
19	NATIONAL BANK OF GREECE.....		8		48	56
20	PACIFIC SAVINGS AND MTGE.....	231		28	200	459
21	ROYAL BANK MORTGAGE.....		3			3
22	ROYAL TRUSTCO MORT.....					
23	SCOTIA MORTGAGE CORP.....	4,228		252		4,480
24	SECURITY HOME MTGE. INV. CORP.	34	50			84
25	SEEL MORTGAGE.....		490			490
26	SETTLERS SAVINGS.....	513	11	35		559
27	STANDARD LOAN COMPANY.....		1			1
28	TD MORTGAGE.....					
29	TD PACIFIC MORTGAGE CORP.....					
30	VICTORIA AND GREY MTGE.....	528				528
31	YARMOUTH BUILDING & LOAN.....					
	TOTAL, 1988.....	192,203	1,331	17,292	1,467	212,293
	TOTAL, 1987.....	168,131	1,055	13,609	645	183,440



1988 LOAN COMPANIES - COMPAGNIES DE PRET ('000)  
TABLE XXXIII - OTHER OPERATING EXPENSES

NO. NO.	COMPANY COMPAGNIE	ADVERTISING PUBLICITE	AUDITORS' FEES HONORAIRES DE VERIFICATEURS	BANK CHARGES FRAIS BANCAIRES	COMMISSIONS ON DEPOSITS AND CERTIFICATES COMMISSIONS SUR DEPOTS ET CERTIFICATS	FURNITURE AND EQUIPMENT MOBILIER ET AGENCEMENT	INSURANCE ASSURANCE	LEGAL FEES FRAIS JUDICIAIRES
		\$	\$	\$	\$	\$	\$	\$
1	BANK OF MONTREAL MORTGAGE.....	11	79	970			6,288	13
2	CANADA TRUSTCO MORTGAGE.....	9,217	223	2,639	1,066	3,372	18,329	831
3	CENTRAL & GUARANTY MORT. CORP. ....		383	58	142	387	771	174
4	CIBC MORTGAGE.....	2,141	105	161	33,878	5	8,685	121
5	CITIBANK CANADA MORT. CORP.....	1				20	3	1
6	EVANGELINE SAVINGS.....	6	21	10	12		45	9
7	FIRST CITY MORTGAGE.....		36	2	195		217	
8	FOCUS NATIONAL MORT.....	3	21	1	183		72	22
9	GRANVILLE SAVINGS.....	1	47	-7	172	6	91	30
10	GUARDCOR LOAN CO.....		22	10	50		94	3
11	HONGKONG BANK.....		19				614	
12	LAURENTIAN BANK OF CANADA.....		50				1,297	16
13	LEAGUE SAVINGS.....	97		8	116		139	6
14	LLOYDS BANK CAN. MTGE. CORP.....						126	
15	MONTREAL TRUSTCO MORTGAGE.....						13	4
16	MORGAN MORT. CORP.....		6				3	
17	MORGUARD MORTGAGE.....		54	70	378		195	
18	NATIONAL BANK MORT. CORP.....	3	47	117	17,710		3,942	1
19	NATIONAL BANK OF GREECE.....		11					5
20	PACIFIC SAVINGS AND MTGE.....	1	18		85	3	60	5
21	ROYAL BANK MORTGAGE.....		41		45,242		10,521	7
22	ROYAL TRUSTCO MORT.....		1				9	
23	SCOTIA MORTGAGE CORP.....	349	43	1,230	14,714	8	4,355	130
24	SECURITY HOME MTGE. INV. CORP.....	4	41	6	67		27	26
25	SEEL MORTGAGE.....	14	27	9	1		61	13
26	SETTLERS SAVINGS.....	11	68	29	205		144	50
27	STANDARD LOAN COMPANY.....		26	9	120		94	1
28	TD MORTGAGE.....		22		40		5,865	2
29	TD PACIFIC MORTGAGE CORP.....		22					
30	VICTORIA AND GREY MTGE.....		14	6		15	263	
31	YARMOUTH BUILDING & LOAN.....							
	TOTAL, 1988.....	11,859	1,447	5,328	114,378	3,816	63,323	1,470
	TOTAL, 1987.....	12,006	971	4,682	74,220	2,949	48,965	1,240

1988 COMPAGNIES DE PRET - LOAN COMPANIES ('000)  
TABLEAU XXXIII - AUTRES FRAIS D'EXPLOITATION

NO.	MAINTENANCE OF RENTED PREMISES	MORTGAGE FEES	POSTAGE, TELEGRAMS, TELEPHONE, EXPRESS	PRINTING AND STATIONERY	RENTS	TAXES, LICENCES AND FEES	TRAVELLING EXPENSES	OTHER	TOTAL
NO.	ENTRETIEN DES BUREAUX LOUES	FRAIS INHERENTS AUX PRETS HYPOTHECAIRES	FRAIS DE POSTE TELEGRAMMES, TELEPHONES ET MESSAGERIES	PAPETERIE ET IMPRESSION	LOYERS	TAXES, PERMIS ET DROITS	FRAIS DE VOYAGE	AUTRES	TOTAL
	\$	\$	\$	\$	\$	\$	\$	\$	\$
1		132,246		9		-146		17,632	157,102
2	17,550	2,811	16,682	8,535	61,116	6,848	3,167	128,451	280,837
3	35	56	414	302	694	465	27	5,208	9,116
4		56,500	768	458	1,128	6,785	209	122,368	233,312
5	-11	45	2	3	121	253	10	-25	423
6	43		48	17	72	12	39	63	397
7		684				76		1,940	3,151
8		61	7	10		17	15	123	535
9		27	41	39	105	5	94	45	696
10		32	2	12		90	6	782	1,103
11						-55		14,856	15,434
12						702		19,357	21,422
13		579	148	69	119	10	26	2,229	3,546
14						411		3,197	3,734
15						55		-995	-923
16									
17		502	12	17		38	-7	1,998	3,257
18	2	29,762	372	24	2,049	2,447		9,731	66,207
19		138				39			193
20		29	21	23	51	2	20	14	333
21		57,720	47	4				101,579	215,161
22									
23		36,136	328	221	810	90	24	50,070	108,508
24	20	17		10		2	4	358	582
25			1	9	12	5		263	411
26	8	2	70	32	2	110	58	787	1,576
27						36		999	1,285
28			10			3,025		334,250	344,214
29								940	962
30		1,247	39	55	57	87		103	1,886
31									
	17,647	318,594	19,012	9,849	65,336	21,409	3,692	816,323	1,474,483
	15,269	208,534	17,323	10,383	52,577	42,643	4,051	618,260	1,114,083

## 1988 LOAN COMPANIES - COMPAGNIES DE PRET ('000)

## TABLE XXXIV - DEPRECIATION

## TABLEAU XXXIV - AMORTISSEMENT

NO. - NO.	COMPANY - COMPAGNIE	REAL ESTATE - IMMEUBLES	LEASEHOLD IMPROVEMENTS - AMELIORATIONS LOCATIVES	FURNITURE AND EQUIPMENT - MOBILIER ET AGENCEMENT	OTHER - AUTRES	TOTAL - TOTAL
		\$	\$	\$	\$	\$
1	BANK OF MONTREAL MORTGAGE.....					
2	CANADA TRUSTCO MORTGAGE.....	14	10,188	9,741		19,943
3	CENTRAL & GUARANTY MORT. CORP. ....		130	338		468
4	CIBC MORTGAGE.....			363		363
5	CITIBANK CANADA MORT. CORP.....					
6	EVANGELINE SAVINGS.....		7	6	24	37
7	FIRST CITY MORTGAGE.....	5				5
8	FOCUS NATIONAL MORT.....			3		3
9	GRANVILLE SAVINGS.....		4	51	7	62
10	GUARDCOR LOAN CO.....			2		2
11	HONGKONG BANK.....					
12	LAURENTIAN BANK OF CANADA.....					
13	LEAGUE SAVINGS.....	30	15	26	310	381
14	LLOYDS BANK CAN. MTGE. CORP.....					
15	MONTREAL TRUSTCO MORTGAGE.....					
16	MORGAN MORT. CORP.....					
17	MORGUARD MORTGAGE.....					
18	NATIONAL BANK MORT. CORP.....					
19	NATIONAL BANK OF GREECE.....					
20	PACIFIC SAVINGS AND MTGE.....		2	19		21
21	ROYAL BANK MORTGAGE.....					
22	ROYAL TRUSTCO MORT.....					
23	SCOTIA MORTGAGE CORP.....			3	165	168
24	SECURITY HOME MTGE. INV. CORP.....					
25	SEEL MORTGAGE.....			5		5
26	SETTLERS SAVINGS.....	6	1	44	5	56
27	STANDARD LOAN COMPANY.....					
28	TD MORTGAGE.....					
29	TD PACIFIC MORTGAGE CORP.....					
30	VICTORIA AND GREY MTGE.....					
31	YARMOUTH BUILDING & LOAN.....					
	TOTAL, 1988.....	55	10,347	10,601	511	21,514
	TOTAL, 1987.....	53	8,154	6,888	363	15,458



1988 LOAN COMPANIES - COMPAGNIES DE PRET ('000)  
TABLE XXXV - GAINS AND LOSSES ON INVESTMENTS  
TABLEAU XXXV - PROFITS ET PERTES SUR REALISATION DE PLACEMENTS

NO. -	COMPANY -	REALIZED ON SALE OR MATURITY -		ADJUSTMENT OF BOOK VALUES -		NET GAIN (LOSS) -
		REALISES A LA VENTE OU A L'ECHEANCE		REDRESSEMENT DE LA VALEUR COMPTABLE		
NO.	COMPAGNIE	GAINS	LOSSES	WRITE-UPS	WRITE-DOWNS	PROFIT (PERTE) NETTE
		PROFITS	PERTES	MAJORATIONS	DIMINUTIONS	
		\$	\$	\$	\$	\$
1	BANK OF MONTREAL MORTGAGE					
2	CANADA TRUSTCO MORTGAGE					
	BONDS-OBLIGATIONS.....	481				481
	SHARES-ACTIONS.....	1,947	3,416		20,151	-21,620
	MORTGAGES-PRETS HYPOTHECAIRES	1,654	408	22,113		23,359
	REAL ESTATE-BIENS-FONDS.....	539	3,203		9,482	-12,146
	OTHER-AUTRES.....	14,029	12,574	5,356		6,811
	TOTAL-TOTAL.....	18,650	19,601	27,469	29,633	-3,115
3	CENTRAL & GUARANTY MORT. CORP.					
	BONDS-OBLIGATIONS.....	32				32
	SHARES-ACTIONS.....	1,357	108			1,249
	MORTGAGES-PRETS HYPOTHECAIRES	30				30
	TOTAL-TOTAL.....	1,419	108			1,311
4	CIBC MORTGAGE					
	REAL ESTATE-BIENS-FONDS.....		390			-390
	TOTAL-TOTAL.....		390			-390
5	CITIBANK CANADA MORT. CORP					
6	EVANGELINE SAVINGS					
	MORTGAGES-PRETS HYPOTHECAIRES				4	-4
	TOTAL-TOTAL.....				4	-4
7	FIRST CITY MORTGAGE					
	SHARES-ACTIONS.....	6				6
	TOTAL-TOTAL.....	6				6
8	FOCUS NATIONAL MORT					
9	GRANVILLE SAVINGS					
	MORTGAGES-PRETS HYPOTHECAIRES		70		527	-597
	REAL ESTATE-BIENS-FONDS.....		39		85	-124
	OTHER-AUTRES.....		9			-9
	TOTAL-TOTAL.....		118		612	-730
10	GUARDCOR LOAN CO.					
11	HONGKONG BANK					
	MORTGAGES-PRETS HYPOTHECAIRES				15	-15
	TOTAL-TOTAL.....				15	-15
12	LAURENTIAN BANK OF CANADA					
13	LEAGUE SAVINGS					
	BONDS-OBLIGATIONS.....	2				2
	TOTAL-TOTAL.....	2				2
14	LLOYDS BANK CAN. MTGE. CORP.					
	MORTGAGES-PRETS HYPOTHECAIRES				304	-304
	TOTAL-TOTAL.....				304	-304
15	MONTREAL TRUSTCO MORTGAGE					
	SHARES-ACTIONS.....	192				192
	MORTGAGES-PRETS HYPOTHECAIRES	515				515
	TOTAL-TOTAL.....	707				707
16	MORGAN MORT. CORP					
17	MORGUARD MORTGAGE					
	MORTGAGES-PRETS HYPOTHECAIRES	2,396				2,396
	TOTAL-TOTAL.....	2,396				2,396
18	NATIONAL BANK MORT. CORP					
	BONDS-OBLIGATIONS.....		208			-208
	TOTAL-TOTAL.....		208			-208

1988 LOAN COMPANIES - COMPAGNIES DE PRET ('000)  
TABLE XXXV - GAINS AND LOSSES ON INVESTMENTS  
TABLEAU XXXV - PROFITS ET PERTES SUR REALISATION DE PLACEMENTS

		REALIZED ON SALE OR MATURITY		ADJUSTMENT OF BOOK VALUES		
		REALISES A LA VENTE OU A L'ECHEANCE		REDRESSEMENT DE LA VALEUR COMPTABLE		
NO.	COMPANY	GAINS	LOSSES	WRITE-UPS	WRITE-DOWNS	NET GAIN (LOSS)
NO.	COMPAGNIE	PROFITS	PERTES	MAJORATIONS	DIMINUTIONS	PROFIT (PERTE) NETTE
		\$	\$	\$	\$	\$
19	NATIONAL BANK OF GREECE					
20	PACIFIC SAVINGS AND MTGE					
21	ROYAL BANK MORTGAGE					
22	ROYAL TRUSTCO MORT.					
23	SCOTIA MORTGAGE CORP					
24	SECURITY HOME MTGE. INV. CORP.					
25	SEEL MORTGAGE					
	SHARES-ACTIONS.....	162	46			116
	TOTAL-TOTAL.....	162	46			116
26	SETTLERS SAVINGS					
	SHARES-ACTIONS.....		18			-18
	MORTGAGES-PRETS HYPOTHECAIRES	1			410	-409
	OTHER-AUTRES.....	8				8
	TOTAL-TOTAL.....	9	18		410	-419
27	STANDARD LOAN COMPANY					
	SHARES-ACTIONS.....	21				21
	TOTAL-TOTAL.....	21				21
28	TD MORTGAGE					
	BONDS-OBLIGATIONS.....	895	82		813	
	TOTAL-TOTAL.....	895	82		813	
29	TD PACIFIC MORTGAGE CORP.					
30	VICTORIA AND GREY MTGE					
31	YARMOUTH BUILDING & LOAN					
TOTAL, 1988						
	BONDS-OBLIGATIONS.....	1,410	290		813	307
	SHARES-ACTIONS.....	3,685	3,588		20,151	-20,054
	MORTGAGES-PRETS HYPOTHECAIRES	4,596	478	22,113	1,260	24,971
	REAL ESTATE-BIENS-FONDS.....	539	3,632		9,567	-12,660
	OTHER-AUTRES.....	14,037	12,583	5,356		6,810
	TOTAL-TOTAL.....	24,267	20,571	27,469	31,791	-626

PRINCE EDWARD ISLAND TRUST COMPANIES-COMPAGNIES DE FIDUCIE DE L'ILE-DU-PRINCE-EDOUARD  
FINANCIAL SUMMARY-AT DECEMBER 31, 1988-DONNEES FINANCIERES-AU 31 DECEMBRE 1988  
SCHEDULE 1-TABLEAU 1

=====					
SHAREHOLDER'S EQUITY					
- AVOIR DES ACTIONNAIRES					
-----					
COMPANY	ASSETS	LIABILITIES	CAPITAL	RESERVES	RETAINED EARNINGS
COMPAGNIE	ACTIF	PASSIF	CAPITAL	RESERVES	(DEFICIT)
					BENEFICES NON REPARTIS (DEFICIT)
	\$	\$	\$	\$	\$
BRITISH SWISS TRUST.....	5,232	5,816	100,000	.....	-100,584
CANADIAN NATIONAL TRUST.....	297,551	122,001	150,000	.....	25,550
CAVENDISH TRUST.....	21,055	2,550	500	25,000	-6,995
CHARLOTTETOWN TRUST.....	79,828	2,402	66,800	779	9,847
(1) EARNSCLIFFE TRUST LTD.....	.....	.....	.....	.....	.....
FIDELITY TRUST OF CANADA.....	4,347	.....	5,000	5,151	-5,804
GULF TRUST CORP.....	10,594	3,815	5,000	.....	1,779
HERITAGE TRUST CO.....	50,089	4,576	25,125	49,875	-29,487
INDUSTRIAL TRUST COMPANY.....	88,681	2,018	50,000	.....	36,663
INTERPROVINCIAL TRUST CO.....	35,940	21,797	75,000	.....	-60,857
(1) KING'S TRUST LTD.....	.....	.....	.....	.....	.....
(1) PAN-AMERICAN TRUST.....	.....	.....	.....	.....	.....
P.E.I. TRUST.....	374,821	5,380	125,000	.....	244,441
TOTAL - 1988.....	968,138	170,355	602,425	80,805	114,553
TOTAL - 1987.....	1,239,364	379,641	572,400	35,098	252,225

(1) STATEMENT NOT RECEIVED IN TIME FOR PUBLICATION.  
(1) L'ETAT FINANCIER N'A PAS ETE RECU A TEMPS POUR LES FINS DE CETTE PUBLICATION.

PRINCE EDWARD ISLAND TRUST COMPANIES-COMPAGNIES DE FIDUCIE DE L'ILE-DU-PRINCE-EDOUARD  
FINANCIAL SUMMARY-AT DECEMBER 31, 1988-DONNEES FINANCIERES-AU 31 DECEMBRE 1988  
SCHEDULE 2-TABLEAU 2

COMPANY - COMPAGNIE	INCOME - REVENU	EXPENSES - DEPENSES	CAPITAL GAINS (LOSSES) - GAINS EN CAPITAL (PERTES)	PROFIT (LOSS) BEFORE TAXES - BENEFICES (PERTE) AVANT IMPOTS SUR LE REVENU	NET PROFIT (LOSS) - BENEFICE NET (PERTE)	E.T.A. FUNDS - FONDS SOUS GESTION
	\$	\$	\$	\$	\$	\$
BRITISH SWISS TRUST.....		2,154		-2,154	-2,154	
CANADIAN NATIONAL TRUST.....	1,249,000	1,337,078	-48,677	-136,755	-94,808	358,724,643
CAVENDISH TRUST.....	3,571	3,700		-129	-129	
CHARLOTTETOWN TRUST.....	19,353	13,620		5,733	4,400	5,809,541
(1) EARNSCLIFFE TRUST LTD.....						
FIDELITY TRUST OF CANADA.....	201	746		-545	-1,145	181,213
GULF TRUST CORP.....	1,004	1,599	-230	-825	-825	
HERITAGE TRUST CO.....	6,252	11,039		-4,787	-4,787	
INDUSTRIAL TRUST CO.....	7,001	2,172		4,829	2,383	
INTERPROVINCIAL TRUST CO.....		13,373		-13,373	-13,373	
(1) KING'S TRUST LTD.....						
PAN-AMERICAN TRUST.....						
P.E.I. TRUST.....	8,555	2,270		6,285	6,285	
TOTAL - 1988.....	1,294,937	1,387,751	-48,907	-141,721	-104,153	364,715,397
TOTAL - 1987.....	1,387,337	1,459,336	111,407	39,408	48,144	439,338,647

(1) STATEMENT NOT RECEIVED IN TIME FOR PUBLICATION.

(1) L'ETAT FINANCIER N'A PAS ETE RECU A TEMPS POUR LES FINS DE CETTE PUBLICATION.







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**INDUSTRY OVERVIEW**

**SURVOL DU SECTEUR**



## Cooperative Credit Associations Industry Overview

At December 31, 1988 there were seven associations that had been granted certificates under the Cooperative Credit Associations Act. This list comprises the federally incorporated association — Canadian Co-operative Credit Society Limited — and the six provincial Cooperative credit associations that are members of the federal association:

B.C. Central Credit Union  
Co-operative Credit Society of Manitoba Limited  
Credit Union Federation of Alberta Limited  
Nova Scotia Credit Union League Limited  
Ontario Credit Union League Limited  
Saskatchewan Co-operative Credit Society Limited

The primary function of the Canadian Co-operative Credit Society Limited (CCCS) is to manage liquidity in the credit union system and provide liquidity to central credit unions to ensure that credit unions meet their cash requirements. CCCS, as a direct clearer, is the system's link to the Canadian Payments Association (CPA) and the Bank of Canada. As well, CCCS is the national trade association for credit unions affiliated with member Centrals and is responsible for the development of national products and services as assigned by the Centrals.

The membership of the CCCS consists of eight provincial cooperative associations, 12 financial cooperatives, and five international financial cooperatives. The eight provincial cooperative credit associations hold 98% of the equity of CCCS.

## Survol du secteur des associations coopératives de crédit

Au 31 décembre 1988, sept associations coopératives de crédit recevaient un certificat aux termes de la loi sur les associations coopératives de crédit. Les sept associations comprennent la Société Canadienne de Crédit Coopératif Limitée qui est constituée en vertu d'une loi fédérale ainsi que six associations coopératives de crédit provinciales qui en sont membres :

B.C. Central Credit Union  
Co-operative Credit Society of Manitoba Limited  
Credit Union Federation of Alberta Limited  
Nova Scotia Credit Union League Limited  
Ontario Credit Union League Limited  
Saskatchewan Co-operative Credit Society Limited

La principale fonction de la Société canadienne de crédit coopératif Limitée (SCCC) consiste à gérer les liquidités de l'ensemble des coopératives de crédit et à fournir des liquidités aux centrales de coopératives de crédit de manière à ce que les coopératives satisfassent aux exigences en matière d'encaisse. À titre d'organisme de compensation, la SCCC représente le lien entre les associations coopératives de crédit et l'Association canadienne des paiements (ACP) et la Banque du Canada. De même, la SCCC représente, à l'échelle nationale, les coopératives de crédit affiliées aux centrales membres et elle s'occupe, à la demande de ces dernières, de l'élaboration de produits et de services nationaux.

La Société canadienne de crédit coopératif Limitée se compose de huit associations coopératives de crédit provinciales, de 12 coopératives financières et de cinq coopératives financières internationales. Les huit associations coopératives de crédit provinciales détiennent 98 p. 100 de l'avoir de la Société canadienne de crédit coopératif Limitée.

Summary financial data for the seven cooperative credit associations are shown below.

	Canadian Cooperative Credit Society Limited		Member Provincial Credit Associations	
	1988	1987	1988	1987
	\$ THOUSANDS			
Loans to members	\$163,874	\$256,380	\$ 471,401	\$ 584,025
Cash and term deposits	252,095	228,545	1,748,449	1,507,855
Corporate notes of one year or less	331,864	258,845	1,162,650	678,288
Bonds	151,472	157,314	695,814	726,192
Total Assets (Book value)	932,014	980,914	4,594,865	4,025,054
Deposits by members	369,449	338,411	4,025,823	3,425,482
Deposits by governments	433,732	380,550	0	0
Other borrowed money	32,392	168,594	104,640	171,796
Total liabilities	850,819	896,479	4,230,679	3,681,800
Members' equity	81,195	84,435	364,186	343,254
Net earnings	(2,778)	(28,147)	36,554	31,535

Les données financières concernant les sept associations coopératives de crédit sont résumées ci-après.

	Société Canadienne de Crédit Coopératif Lté		Associations provinciales membres	
	1988	1987	1988	1987
	\$'000	\$'000	\$'000	\$'000
Prêts consentis aux membres	\$163,874	\$256,380	\$ 471,401	\$584,025
Espèces et dépôts à terme	252,095	228,545	1,748,449	1,507,855
Billets de commerce de sociétés d'une année ou moins	331,864	258,845	1,162,650	678,288
Obligations	151,472	157,314	695,814	726,192
Actif total (valeur comptable)	932,014	980,914	4,594,865	4,025,054
Dépôts des membres	369,449	338,411	4,025,823	3,425,482
Dépôts du gouvernement	433,732	380,550	0	0
Autres emprunts	32,392	168,594	104,640	171,796
Passif total	850,819	896,479	4,230,679	3,681,800
Avoirs des membres	81,195	84,435	364,186	343,254
Bénéfices nets	(2,778)	(28,147)	36,554	31,535



**ABSTRACT OF STATEMENTS FOR THE YEAR ENDED DECEMBER 31, 1988  
COOPERATIVE CREDIT ASSOCIATIONS TO WHICH CERTIFICATES  
HAVE BEEN GRANTED UNDER THE COOPERATIVE CREDIT  
ASSOCIATIONS ACT**

**PRÉCIS DES ÉTATS DE L'ANNÉE CLOSE LE 31 DÉCEMBRE 1988  
ASSOCIATIONS COOPÉRATIVES DE CRÉDIT AUXQUELLES UN  
CERTIFICAT À ÉTÉ DÉLIVRÉ EN VERTU DE LA LOI SUR  
LES ASSOCIATIONS COOPÉRATIVES DE CRÉDIT**





TABLE I - ASSETS (BOOK VALUE) ('000)

NO.	ASSOCIATION	LOANS TO MEMBERS (LESS PROVI- SION FOR LOANS IN DEFAULT)	CASH	TREASURY BILLS AND SHORT TERM DEPOSITS	BONDS	SHARES
NO.	ASSOCIATION	PRETS AUX MEMBRES (MOINS PROVI- SION POUR PRETS EN SOUFRANCE)	ENCAISSE	BONS DU TRESOR ET DEPOTS A COURT TERME	OBLIGATIONS	ACTIONS
		\$	\$	\$	\$	\$
1	CAN. COOPERATIVE CREDIT SOC...	163,874	36,699	215,396	483,336	1,275
2	B.C. CENTRAL CREDIT UNION....	130,239	17,059	452,818	617,425	27,873
3	COOP. CREDIT SOC. OF MAN.....	32,167	30,430	147,148	211,500	10,395
4	CREDIT UNION FED. OF ALBERTA...	81,652	9,629	84,622	214,131	11,227
5	NOVA SCOTIA CRED. UNION LEAGUE	16,391	6,751	33,756	4,657	1,733
6	ONTARIO CREDIT UNION LEAGUE...	56,516	10,346	149,542	550,857	25,866
7	SASK. COOP. CREDIT SOCIETY....	154,436	6,569	799,779	259,894	41,962
	TOTAL, 1988.....	635,275	117,483	1,883,061	2,341,800	120,132
	TOTAL, 1987.....	840,405	145,046	1,591,354	1,820,639	121,695

TABLE II - LIABILITIES AND MEMBERS' EQUITY ('000)

NO.	ASSOCIATION	DEPOSITS-DEPOTS		OTHER BORROWED MONEY	BANK LOANS AND BANK OVERDRAFTS	INTEREST DUE AND ACCRUED ON DEPOSITS, BORROWED MONEY AND BANK LOANS	EXPENSES DUE AND ACCRUED AND OTHER LIABILITIES	PROVISION FOR INTEREST ON SHARE CAPITAL
NO.	ASSOCIATION	DEMAND	TERM	AUTRES EMPRUNTS	PRETS BANCAIRES ET DECOUVERTS DE BANQUE	INTERETS COURUS ET A PAYER SUR DEPOTS ET PRETS BANCAIRES	FRAIS COURUS ET A PAYER ET AUTRE PASSIF	PROVISION POUR INTERETS SUR CAPITAL
		\$	\$	\$	\$	\$	\$	\$
1	CAN. COOPERATIVE CREDIT SOC...	391,845	411,336	8,289	24,103	4,868	731	
2	B.C. CENTRAL CREDIT UNION....	683,917	471,739	68,053		24,127	2,109	3,036
3	COOP. CREDIT SOC. OF MAN.....	275,790	131,321			9,735	1,858	
4	CREDIT UNION FED. OF ALBERTA...	20,446	313,308			7,341	2,406	
5	NOVA SCOTIA CRED. UNION LEAGUE	23,650	36,517		2,200	835	228	
6	ONTARIO CREDIT UNION LEAGUE...	76,153	745,538			5,142	1,553	
7	SASK. COOP. CREDIT SOCIETY....	516,885	730,559		34,387	16,255	3,299	8,889
	TOTAL, 1988.....	1,988,686	2,840,318	76,342	60,690	68,303	12,184	11,925
	TOTAL, 1987.....	1,578,129	2,566,314	163,555	176,835	48,535	20,064	11,965

TABLE III - STATEMENT OF INCOME AND EXPENSES ('000)

INCOME-REVENU						
NO.	ASSOCIATION	LOANS	INVESTMENTS	OTHER INCOME	TOTAL	INTEREST
NO.	ASSOCIATION	PRETS	PLACEMENTS	AUTRES REVENUS	TOTAL	INTERETS
		\$	\$	\$	\$	\$
1	CAN. COOPERATIVE CREDIT SOC...	17,481	50,166	442	68,089	60,970
2	B.C. CENTRAL CREDIT UNION....	17,339	91,545	11,890	120,774	98,290
3	COOP. CREDIT SOC. OF MAN.....	3,867	33,674	9,128	46,669	32,260
4	CREDIT UNION FED. OF ALBERTA...	12,109	20,956	13,957	47,022	25,184
5	NOVA SCOTIA CRED. UNION LEAGUE	1,911	3,677	7,175	12,763	4,338
6	ONTARIO CREDIT UNION LEAGUE...	13,108	58,793	14,785	86,686	64,741
7	SASK. COOP. CREDIT SOCIETY....	18,603	103,053	19,849	141,505	105,360
	TOTAL, 1988.....	84,418	361,864	77,226	523,508	391,143
	TOTAL, 1987.....	73,281	349,263	72,690	495,234	369,035

TABLEAU I - ACTIF (VALEUR COMPTABLE) ('000)

NO.	MORTGAGES	REAL ESTATE	INVESTMENTS IN SUBSIDIARIES	INVESTMENT INCOME DUE AND ACCRUED	OTHER ASSETS	TOTAL	ASSETS NOT ADMITTED	TOTAL ASSETS
NO.	PRETS HYPOTHECAIRES	IMMEUBLES	PLACEMENT DANS LES FILIALES	REVENU DE PLACEMENT COURU ET A RECEVOIR	AUTRES ACTIFS	TOTAL	ACTIF NON ADMIS	TOTAL DES ACTIFS
	\$	\$	\$	\$	\$	\$	\$	\$
1	24,999			5,156	1,448	932,183	169	932,014
2	9,131	12,635	44,898	34,635	3,009	1,349,522	2,566	1,346,956
3	5,757		1,237	6,125	5,972	450,732	3,115	447,617
4	396	5,724	270	3,720	3,127	414,498	2,455	412,043
5	2,176	1,209	3,603	674	2,780	73,730	365	73,365
6			13,990	9,994	56,184	873,295	2,292	871,003
7	63,261	24,021	64,911	23,486	8,589	1,446,908	3,027	1,443,881
	80,721	68,588	128,909	83,790	81,109	5,540,868	13,989	5,526,879
	84,189	66,572	161,546	71,543	120,465	5,023,454	17,486	5,005,968

TABLEAU II - PASSIF ET AVOIR DES MEMBRES ('000)

NO.	PROVISION FOR DEFICIENCY OF STATUTORY VALUES	DEFERRED TAXES	TOTAL	CAPITAL	RESERVES - RESERVES	SURPLUS	TOTAL	TOTAL LIABILITIES AND MEMBERS' EQUITY
NO.	PROVISION POUR INSUFFISANCE DES VALEURS STATUTAIRES	IMPOTS SUR LE REVENU REPORTEES	TOTAL	CAPITAL	GUARANTEE GARANTIE	GENERALE GENERALE	BENEFICES NON REPARTIS	TOTAL DU PASSIF ET DES AVOIRS DES MEMBRES
	\$	\$	\$	\$	\$	\$	\$	\$
1	9,647		850,819	116,024		-9,647	-25,182	81,195
2	7,674	1,925	1,262,580	75,609		8,767	84,376	1,346,956
3	1,436		420,140	31,311		-3,834	27,477	447,617
4			343,501	61,152		9,845	-2,455	68,542
5	110	17	63,557	7,898		2,364	-454	9,808
6			828,386	52,425			-9,808	871,003
7	656	1,585	1,312,515	91,283	3,399	36,684		1,443,881
	19,523	3,527	5,081,498	435,702	3,399	39,246	-32,966	445,381
	9,082	3,800	4,578,279	425,731	3,399	37,700	-39,141	427,689

TABLEAU III - ETAT DES REVENUS ET DEPENSES ('000)

NO.	SALARIES AND STAFF BENEFITS	OTHER	DEPRECIATION	TOTAL	EARNINGS BEFORE GAINS OR LOSSES ON INVESTMENTS AND LOANS	NET GAIN (LOSS) ON INVESTMENTS AND LOANS	EARNINGS BEFORE TAXES	INCOME TAXES	NET EARNINGS
NO.	TRAITEMENTS ET AVANTAGES SOCIAUX	AUTRES	AMORTISSEMENT	TOTAL	REVENU AVANT PROFIT OU PERTE SUR REALISATION DE PLACEMENTS ET PRETS	PROFIT (PERTE) SUR REALISATION DE PLACEMENTS ET PRETS	REVENU AVANT IMPOTS	IMPOTS SUR LE REVENU	REVENU NET
	\$	\$	\$	\$	\$	\$	\$	\$	\$
1	1,647	1,500	105	64,222	3,867	-6,645	-2,778		-2,778
2	5,424	7,229	793	111,736	9,038	-508	8,530	1,004	7,526
3	3,982	6,419	1,210	43,871	2,798	-401	2,397	312	2,085
4	5,536	7,703	1,075	39,498	7,524	-592	6,932	484	6,448
5	1,372	5,829	104	11,643	1,120	1	1,121	192	929
6	6,322	8,295	849	80,207	6,479	31	6,510		6,510
7	9,986	7,989	866	124,201	17,304	-3,635	13,669	613	13,056
	34,269	44,964	5,002	475,378	48,130	-11,749	36,381	2,605	33,776
	31,600	42,248	5,279	448,162	47,072	-42,213	4,859	1,471	3,388

TABLE IV - STATEMENT OF SURPLUS ('000)

		ADD-AJOUTER		
NO.	ASSOCIATION	BALANCE AT BEGINNING OF YEAR	NET EARNINGS	INTEREST ON SHARE CAPITAL AND DIVIDENDS TO MEMBERS
NO.	ASSOCIATION	SOLDE AU DEBUT DE L'ANNEE	REVENU NET	INTERETS SUR CAPITAL- ACTIONS ET DIVIDENDES AUX MEMBRES
		\$	\$	\$
1	CAN. COOPERATIVE CREDIT SOC...	-25,603	-2,778	
2	B.C. CENTRAL CREDIT UNION....	10,375	7,526	3,036
3	COOP. CREDIT SOC. OF MAN.....	-3,412	2,085	1,563
4	CREDIT UNION FED. OF ALBERTA...	-2,346	6,448	5,232
5	NOVA SCOTIA CRED. UNION LEAGUE	-467	929	391
6	ONTARIO CREDIT UNION LEAGUE...	-16,559	6,510	
7	SASK. COOP. CREDIT SOCIETY....		13,056	8,889
	TOTAL, 1988.....	-38,012	33,776	19,111
	TOTAL, 1987.....	-26,081	3,388	18,202

TABLE V - STATEMENT OF RESERVES ('000)

		GUARANTEE FUND-FONDS DE GARANTIE		
NO.	ASSOCIATION	BALANCE AT BEGINNING OF YEAR	TRANSFER FROM SURPLUS	BALANCE AT END OF YEAR
NO.	ASSOCIATION	SOLDE AU DEBUT DE L'ANNEE	VIRE DU COMPTE DES BENEFICES NON REPARTIS	SOLDE EN FIN D'ANNEE
		\$	\$	\$
1	CAN. COOPERATIVE CREDIT SOC...			
2	B.C. CENTRAL CREDIT UNION....			
3	COOP. CREDIT SOC. OF MAN.....			
4	CREDIT UNION FED. OF ALBERTA...			
5	NOVA SCOTIA CRED. UNION LEAGUE			
6	ONTARIO CREDIT UNION LEAGUE...			
7	SASK. COOP. CREDIT SOCIETY....	3,399		3,399
	TOTAL, 1988.....	3,399		3,399
	TOTAL, 1987.....	4,899	-1,500	3,399

TABLE VI - SUMMARY OF LOANS AND DEPOSITS AND OTHER BORROWED MONEY BY TERM ('000)

		LOANS-PRETS			
		TERM-A TERME			
NO.	ASSOCIATION	DEMAND	LESS THAN 100 DAYS	100 DAYS - 365 DAYS	MORE THAN ONE YEAR
NO.	ASSOCIATION	A DEMANDE	MOINS DE 100 JOURS	100 JOURS - 365 JOURS	PLUS D'UN AN
		\$	\$	\$	\$
1	CAN. COOPERATIVE CREDIT SOC...	37,764	25,000	7,900	93,210
2	B.C. CENTRAL CREDIT UNION....	64,024	7,590	135	58,490
3	COOP. CREDIT SOC. OF MAN.....	8,372			23,795
4	CREDIT UNION FED. OF ALBERTA...	81,652			
5	NOVA SCOTIA CRED. UNION LEAGUE	12,705		686	3,000
6	ONTARIO CREDIT UNION LEAGUE...	56,049		450	17
7	SASK. COOP. CREDIT SOCIETY....	27,188	22,995	80,279	23,974
	TOTAL, 1988.....	287,754	55,585	89,450	202,486
	TOTAL, 1987.....	401,610	188,118	94,569	156,108
					635,275
					840,405



TABLEAU IV - ETAT DES BENEFICES NON REPARTIS ('000)

DEDUCT-MOINS						
TRANSFER TO-VIREMENT			CHANGE IN-CHANGEMENTS DANS			
NO.	GUARANTEE FUND	GENERAL RESERVES	INVESTMENT RESERVES	PROVISION FOR DEFICIENCY OF STATUTORY VALUES	ASSETS NOT ADMITTED	BALANCE AT END OF YEAR
NO.	FONDS GARANTI	RESERVES GENERALES	RESERVES DE PLACEMENTS	PROVISION POUR INSUFFISANCE DES VALEURS STATUTAIRES	ACTIF NON ADMIS	SOLDE EN FIN D'ANNEE
	\$	\$	\$	\$	\$	\$
1					-3,199	-25,182
2				6,387	-289	8,767
3				446	498	-3,834
4		1,216			109	-2,455
5		273		-25	32	-454
6				-1	-240	-9,808
7		4,614		-27	-420	
		6,103		6,780	-3,509	-32,966
	-1,500	-1,686		2,264	-904	-39,141

TABLEAU V - ETAT DES RESERVES ('000)

GENERAL RESERVE-RESERVE GENERALE				INVESTMENT RESERVE-RESERVE DE PLACEMENTS			
NO.	BALANCE AT BEGINNING OF YEAR	TRANSFER FROM SURPLUS	OTHER	BALANCE AT END OF YEAR	BALANCE AT BEGINNING OF YEAR	TRANSFER FROM SURPLUS	OTHER
NO.	SOLDE AU DEBUT DE L'ANNEE	VIRE DU COMPTE DE BENEFICES NON REPARTIS	AUTRES	SOLDE EN FIN D'ANNEE	SOLDE AU DEBUT DE L'ANNEE	VIRE DU COMPTE DE BENEFICES NON REPARTIS	AUTRES
	\$	\$	\$	\$	\$	\$	\$
1					-5,986		-3,661
2							
3							
4	8,629	1,216		9,845			
5	1,846	273	245	2,364			
6							
7	32,070	4,614		36,684			
	42,545	6,103	245	48,893	-5,986		-3,661
	45,218	-1,686	-5,832	37,700			-9,647

TABLEAU VI - RESUME DES PRETS, DEPOTS ET AUTRES EMPRUNTS A TERME ('000)

DEPOSITS AND OTHER BORROWED MONEY-DEPOTS ET AUTRES EMPRUNTS				
TERM-A TERME				
NO.	DEMAND	LESS THAN 100 DAYS	100 DAYS - 365 DAYS	MORE THAN ONE YEAR
NO.	A DEMANDE	MOINS DE 100 JOURS	100 JOURS - 365 JOURS	PLUS D'UN AN
	\$	\$	\$	\$
1	391,845	395,297	8,000	16,328
2	683,917	411,592	109,559	18,641
3	275,790	85,430		45,891
4	20,446	114,513	198,795	
5	23,650	19,938	16,517	62
6	76,153	415,469	52,661	277,408
7	516,885	353,163	268,025	109,371
	1,988,686	1,795,402	653,557	467,701
	1,578,129	1,756,587	484,139	489,143
				4,905,346
				4,307,998

TABLE VII - SUMMARY OF SECURITIES - PART I ('000)

		DEMAND AND TERM DEPOSITS (ONE YEAR OR LESS)			
		DEPOTS A DEMANDE ET A TERME (D'UN AN OU MOINS)			
NO.	ASSOCIATION	TREASURY BILLS (FEDERAL AND PROVINCIAL)	IN BANKS, TRUST OR LOAN COMPANIES	IN ASSOCIATIONS	TOTAL
NO.	ASSOCIATION	BONS DU TRESOR (FEDERAL ET PROVINCIAUX)	MAINTENUS AUPRES DES BANQUES, DES COMPAGNIES DE FIDUCIE OU DE PRET	DANS LES ASSOCIATIONS	TOTAL
		\$	\$	\$	\$
1	B.C. CENTRAL CREDIT UNION				
	(2) B.V.-V.C.	60,474	296,712	95,632	452,818
	(2) M.S.V.-V.M.S.	60,474	296,712	95,632	452,818
2	CAN. COOPERATIVE CREDIT SOC.				
	(2) B.V.-V.C.	185,196	30,000	200	215,396
	(2) M.S.V.-V.M.S.	185,196	30,000	200	215,396
3	COOP. CREDIT SOC. OF MAN.				
	(2) B.V.-V.C.	31,189	80,063	35,896	147,148
	(2) M.S.V.-V.M.S.	31,189	80,063	35,896	147,148
4	CREDIT UNION FED. OF ALBERTA				
	(2) B.V.-V.C.	41,522	5,000	38,100	84,622
	(2) M.S.V.-V.M.S.	41,522	5,000	38,100	84,622
5	NOVA SCOTIA CRED. UNION LEAGUE				
	(2) B.V.-V.C.		5,956	27,800	33,756
	(2) M.S.V.-V.M.S.		5,956	27,800	33,756
6	ONTARIO CREDIT UNION LEAGUE				
	(2) B.V.-V.C.	89,842	5,700	54,000	149,542
	(2) M.S.V.-V.M.S.	89,842	5,700	54,000	149,542
7	SASK. COOP. CREDIT SOCIETY				
	(2) B.V.-V.C.	741,979		57,800	799,779
	(2) M.S.V.-V.M.S.	741,979		57,800	799,779
TOTAL, 1988					
	(2) B.V.-V.C.	1,150,202	423,431	309,428	1,883,061
	(2) M.S.V.-V.M.S.	1,150,202	423,431	309,428	1,883,061

(1) FOR FEDERAL AND PROVINCIAL BONDS, MAXIMUM STATUTORY VALUE IS EQUAL TO BOOK VALUE; FOR ALL OTHER SECURITIES MAXIMUM STATUTORY VALUE IS EQUAL TO MARKET VALUE.

(2) BECAUSE OF SPACE LIMITATIONS THE FOLLOWING ABBREVIATIONS HAVE BEEN USED: B.V.-V.C., BOOK VALUE-VALEUR COMPTABLE, M.S.V.-V.M.S., MAXIMUM STATUTORY VALUE-VALEUR MAXIMALE STATUTAIRE.

TABLEAU VII - SOMMAIRE DES TITRES DETENUS - PARTIE I ('000)

BONDS - OBLIGATIONS								
CANADIAN CANADIENNES							FOREIGN ETRANGERS	
NO. NO.	FEDERAL FEDERALES	PROVINCIAL PROVINCIALES	MUNICIPAL, PUBLIC AUTHORITY AND SCHOOL DE MUNICIPALITE, D'ADMINISTRATIONS PUBLIQUES ET DE COMMISSIONS SCOLAIRES	CORPORATE NOTES (ONE YEAR OR LESS) BILLETS DE CORPORATIONS (UN AN OU MOINS)	ALL OTHERS - AUTRES		TOTAL TOTAL	
					CORPORATE COMPAGNIES	COOPERATIVES COOPERATIVES		
	(1)	(1)						
	\$	\$	\$	\$	\$	\$	\$	\$
1	89,428	34,752		259,080	233,457	708		617,425
	89,428	34,752		259,080	226,141	707		610,108
2		8,354		331,864	134,720	8,398		483,336
		8,354		331,807	125,130	8,398		473,689
3	3,313	5,574	74	146,290	52,325	3,924		211,500
	3,313	5,574	75	146,290	50,923	3,889		210,064
4		3,929		208,402		1,800		214,131
		3,929		208,402		1,800		214,131
5	1,154	3,276	7	20		200		4,657
	1,154	3,276	7	19		200		4,656
6		999		548,858		1,000		550,857
		999		548,858		1,000		550,357
7	28,654	11,764	8,105		188,610	22,761		259,894
	28,654	11,764	8,105		188,184	22,682		259,389
	122,549	68,648	8,186	1,494,514	609,112	38,791		2,341,800
	122,549	68,648	8,187	1,494,456	590,378	38,676		2,322,894

(1) LA VALEUR MAXIMALE STATUTAIRE EST LA VALEUR COMPTABLE POUR LES OBLIGATIONS FEDERALES ET PROVINCIALES POUR TOUS LES AUTRES TITRES LA VALEUR MAXIMALE STATUTAIRE EST LA VALEUR AU MARCHE  
 (2) ETANT DONNE LE PEU D'ESPACE DISPONIBLE, DES ABBREVIATIONS ONT ETE UTILISEES: V.C.-B.V., VALEUR COMPTABLE-BOOK VALUE V.M.S.-M.S.V., VALEUR MAXIMALE STATUTAIRE-MAXIMUM STATUTORY VALUE.

## 1988 - COOPERATIVE CREDIT ASSOCIATIONS

TABLE VIII - SUMMARY OF SECURITIES - PART II ('000)

		CANADIAN SHARES-ACTIONS CANADIENNES			
		PREFERRED-PRIVILEGIEES		COMMON-ORDINAIRES	
NO.	ASSOCIATION	COOPERATIVE	OTHER	COOPERATIVE	OTHER
NO.	ASSOCIATION	COOPERATIVES	AUTRES	COOPERATIVES	AUTRES
		\$	\$	\$	\$
1	B.C. CENTRAL CREDIT UNION				
	(2) B.V.-V.C. ....	508		27,162	
	(2) M.S.V.-V.M.S. ....	508		26,805	
2	CAN. COOPERATIVE CREDIT SOC.				
	(2) B.V.-V.C. ....			1,163	
	(2) M.S.V.-V.M.S. ....			1,163	
3	COOP. CREDIT SOC. OF MAN.				
	(2) B.V.-V.C. ....	329		10,067	
	(2) M.S.V.-V.M.S. ....	329		10,067	
4	CREDIT UNION FED. OF ALBERTA				
	(2) B.V.-V.C. ....	352		10,875	
	(2) M.S.V.-V.M.S. ....	352		10,875	
5	NOVA SCOTIA CRED. UNION LEAGUE				
	(2) B.V.-V.C. ....	366		1,342	25
	(2) M.S.V.-V.M.S. ....	366		1,121	137
6	ONTARIO CREDIT UNION LEAGUE				
	(2) B.V.-V.C. ....	213		25,653	
	(2) M.S.V.-V.M.S. ....	213		25,653	
7	SASK. COOP. CREDIT SOCIETY				
	(2) B.V.-V.C. ....	6,632	100	34,444	786
	(2) M.S.V.-V.M.S. ....	6,632	88	34,463	628
TOTAL, 1988					
	(2) B.V.-V.C. ....	8,400	100	110,706	811
	(2) M.S.V.-V.M.S. ....	8,400	88	110,147	765

(2) BECAUSE OF SPACE LIMITATIONS, THE FOLLOWING ABBREVIATIONS HAVE BEEN USED: B.V.-V.C., BOOK VALUE-VALEUR COMPTABLE, M S V V M S, MAXIMUM STATUTORY VALUE-VALEUR MAXIMALE STATUTAIRE

TABLEAU VIII - SOMMAIRE DES TITRES DETENUS - PARTIE II ('000)

FOREIGN SHARES-ACTIONS ETRANGERES					
PREFERRED-PRIVILEGIEES		COMMON-ORDINAIRES		TOTAL	
NO.	COOPERATIVE	OTHER	COOPERATIVE	OTHER	SHARES
NO.	COOPERATIVES	AUTRES	COOPERATIVES	AUTRES	TOTAL DES ACTIONS
	\$	\$	\$	\$	\$
1				3	27,673
				3	27,316
2			112		1,275
			112		1,275
3					10,396
					10,396
4					11,227
					11,227
5					1,733
					1,824
6					25,866
					25,866
7					41,962
					41,811
			112	3	120,132
			112	3	119,515

(2) ETANT DONNE LE PEU D'ESPACE DISPONIBLE, DES ABBREVIATIONS ONT ETE UTILISEES: V.C.-B.V., VALEUR COMPTABLE-BOOK VALUE;  
V.M.S.-M.S.V., VALEUR MAXIMALE STATUTAIRE-MAXIMUM STATUTORY VALUE.

TABLE IX - INVESTMENT INCOME DUE AND ACCRUED AND INTEREST EXPENSE DUE AND ACCRUED ('000)

		INVESTMENT INCOME DUE AND ACCRUED				
		REVENU DE PLACEMENTS A RECEVOIR				
NO.	ASSOCIATION	LOANS	TREASURY BILLS AND SHORT TERM DEPOSITS	BONDS	SHARES	MORTGAGES
NO.	ASSOCIATION	PRETS	BONS DU TRESOR ET DEPOTS A COURT TERME	OBLIGATIONS	ACTIONS	PRETS HYPOTHECAIRES
		\$	\$	\$	\$	\$
1	CAN. COOPERATIVE CREDIT SOC...	1,530	16	3,485		
2	B.C. CENTRAL CREDIT UNION....	1,793	8,779	23,967		96
3	COOP. CREDIT SOC. OF MAN.....	181	2,210	3,659	18	47
4	CREDIT UNION FED. OF ALBERTA...	73	1,152	2,452		
5	NOVA SCOTIA CRED. UNION LEAGUE	159	346	104	20	20
6	ONTARIO CREDIT UNION LEAGUE...	566	9,399	29		
7	SASK. COOP. CREDIT SOCIETY....	1,116	14,494	6,221	18	1,627
	TOTAL, 1988.....	5,418	36,396	39,917	56	1,790
	TOTAL, 1987.....	5,315	31,372	31,993	54	1,608

TABLE X - INVESTMENT INCOME EARNED AND INTEREST INCURRED ('000)

		INVESTMENT INCOME EARNED					
		REVENU DE PLACEMENTS					
NO.	ASSOCIATION	CASH	TREASURY BILLS AND SHORT TERM DEPOSITS	BONDS	SHARES	MORTGAGES	REAL ESTATE
NO.	ASSOCIATION	ENCAISSE	BONS DU TRESOR ET DEPOTS A COURT TERME	OBLIGATIONS	ACTIONS	PRETS HYPOTHECAIRES	IMMEUBLES
		\$	\$	\$	\$	\$	\$
1	CAN. COOPERATIVE CREDIT SOC...		12,907	34,320		47	912
2	B.C. CENTRAL CREDIT UNION....	140	12,848	77,438	44	1,063	
3	COOP. CREDIT SOC. OF MAN.....	1,669	25,333	5,542	26	835	
4	CREDIT UNION FED. OF ALBERTA...	275	20,305	53			313
5	NOVA SCOTIA CRED. UNION LEAGUE	99	2,951	481	36		85
6	ONTARIO CREDIT UNION LEAGUE...		58,669	93	31		
7	SASK. COOP. CREDIT SOCIETY....		79,304	14,455	1,571	7,611	
	TOTAL, 1988.....	2,183	212,317	132,392	1,708	9,556	1,310
	TOTAL, 1987.....	1,812	195,148	134,774	938	10,488	1,347

TABLE XI - OTHER INCOME ('000)

		DEPOSIT AND LOAN DEPARTMENT-SERVICE DES DEPOTS ET DES PRETS				
NO.	ASSOCIATION	CLEARING CHARGES	SERVICE CHARGES	FEES AND COMMISSIONS	OTHER	TOTAL
NO.	ASSOCIATION	FRAIS DE COMPENSATION	FRAIS DE GESTION	HONORAIRES ET COMMISSIONS	AUTRES	TOTAL
		\$	\$	\$	\$	\$
1	CAN. COOPERATIVE CREDIT SOC...					
2	B.C. CENTRAL CREDIT UNION....	5,064		560	913	6,537
3	COOP. CREDIT SOC. OF MAN.....	2,808	143	855		3,806
4	CREDIT UNION FED. OF ALBERTA...	3,175	1,078	493	14	4,760
5	NOVA SCOTIA CRED. UNION LEAGUE	162	819	65	12	1,058
6	ONTARIO CREDIT UNION LEAGUE...	3,903	2,686	693	1,647	8,929
7	SASK. COOP. CREDIT SOCIETY....	3,995	3,257	4,064	452	11,768
	TOTAL, 1988.....	19,107	7,983	6,730	3,038	36,858
	TOTAL, 1987.....	17,998	7,454	5,939	3,173	34,564



TABLEAU IX - REVENU DE PLACEMENTS A RECEVOIR ET INTERETS ECHUS ET COURUS ('000)

INTEREST EXPENSE DUE AND ACCRUED									
INTERETS ECHUS ET COURUS									
NO. NO.	SUBSIDIARIES FILIALES	OTHER AUTRES	TOTAL TOTAL	DEPOSITS-DEPOTS		OTHER BORROWED MONEY AUTRES EMPRUNTS	BANK LOANS EMPRUNTS BANCAIRES	TOTAL TOTAL	
				DEMAND A DEMANDE	TERM A TERME				
	\$	\$	\$	\$	\$	\$	\$	\$	\$
1		125	5,156	3,916	871	65	16	4,868	
2			34,635	12,592	8,857	2,678		24,127	
3		10	6,125	3,574	6,161			9,735	
4		43	3,720		7,341			7,341	
5	25		674		833		2	835	
6			9,994		5,142			5,142	
7		10	23,486		16,229	5	21	16,255	
	25	188	83,790	20,082	45,434	2,748	39	68,303	
	1,040	161	71,543	9,598	37,410	1,516	11	48,535	

TABLEAU X - REVENU DE PLACEMENTS ET INTERET ENGAGE ('000)

INTEREST INCURRED									
INTERET ENGAGE									
NO. NO.	SUBSIDIARIES FILIALES	OTHER AUTRES	TOTAL TOTAL	DEPOSITS-DEPOTS		OTHER BORROWED MONEY AUTRES EMPRUNTS	BANK LOANS EMPRUNTS BANCAIRES	OTHER AUTRES	TOTAL TOTAL
				DEMAND A DEMANDE	TERM A TERME				
	\$	\$	\$	\$	\$	\$	\$	\$	\$
1	1,980		50,166	30,884	25,335	1,495	3,256		60,970
2	12		91,545	985	86,754	10,442	108		98,290
3	56	213	33,674	20,889	11,371				32,260
4			20,956	808	24,244		132		25,184
5	25		3,677	810	3,446	10	72		4,338
6			58,793	3,564	58,436	2,741			64,741
7		112	103,053	38,435	65,003	6	1,916		105,360
	2,073	325	361,864	96,376	274,589	14,694	5,484		391,143
	4,288	468	349,263	85,670	253,385	23,514	6,466		369,035

TABLEAU XI - AUTRES REVENUS ('000)

OTHER DEPARTMENTS-AUTRES SERVICES					
NO. NO.	DUES COTISATIONS	INCOME FROM PRINTING AND SUPPLIES REVENU- IMPRIMERIE ET APPROVISION- NEMENTS	OTHER AUTRES	TOTAL TOTAL	GRAND TOTAL TOTAL GLOBAL
	\$	\$	\$	\$	\$
1		31	411	442	442
2	1,146		4,207	5,353	11,890
3	570	188	4,564	5,322	9,128
4	902	329	7,966	9,197	13,957
5	539	534	5,044	6,117	7,175
6	2,534	1,338	1,984	5,856	14,785
7	3,205	510	4,366	8,081	19,849
	8,896	2,930	28,542	40,368	77,226
	8,624	2,862	26,640	38,126	72,690

TABLE XII - SALARIES AND STAFF BENEFITS ('000)

DEPOSIT AND LOAN DEPARTMENT					
SERVICE DES DEPOTS ET DES PRETS					
NO.	ASSOCIATION	SALARIES	DIRECTORS' AND ADVISORY BOARD FEES	STAFF BENEFITS	TOTAL
NO.	ASSOCIATION	SALAIRES	TRAITEMENTS ET JETONS DE PRESENCE DES ADMINIS-TRATEURS	AVANTAGES SOCIAUX	TOTAL
		\$	\$	\$	\$
1	CAN. COOPERATIVE CREDIT SOC...	267	.....	28	295
2	B.C. CENTRAL CREDIT UNION.....	3,337	.....	376	3,713
3	COOP. CREDIT SOC. OF MAN.....	1,047	.....	138	1,185
4	CREDIT UNION FED. OF ALBERTA..	1,362	.....	141	1,503
5	NOVA SCOTIA CRED. UNION LEAGUE	300	.....	41	341
6	ONTARIO CREDIT UNION LEAGUE...	3,168	.....	353	3,521
7	SASK. COOP. CREDIT SOCIETY....	5,452	.....	602	6,054
	TOTAL, 1988.....	14,933	.....	1,679	16,612
	TOTAL, 1987.....	14,466	.....	1,551	16,017

TABLE XIII - OTHER OPERATING EXPENSES ('000)  
DEPOSIT AND LOAN DEPARTMENT

NO.	ASSOCIATION	ADVERTISING	AUDITORS' FEES	BANK CHARGES	DIRECTORS' AND OTHER MEETINGS	DATA PROCESSING EXPENSES	FURNITURE AND EQUIPMENT	INSURANCE
NO.	ASSOCIATION	PUBLICITE	HONORAIRES DES VERIFICATEURS	FRAIS BANCAIRES	REUNIONS DES ADMINISTRATEURS ET AUTRES	FRAIS RELATIFS AU TRAITEMENT DES DONNEES	MOBILIER ET AGENCEMENT	ASSURANCE
		\$	\$	\$	\$	\$	\$	\$
1	CAN. COOPERATIVE CREDIT SOC...	1		195		770		73
2	B.C. CENTRAL CREDIT UNION....	2	104	127	257	101		100
3	COOP. CREDIT SOC. OF MAN.....	3		443		1,416		-3
4	CREDIT UNION FED. OF ALBERTA..		40	169				24
5	NOVA SCOTIA CRED. UNION LEAGUE			277		54	1	16
6	ONTARIO CREDIT UNION LEAGUE...		135	233		780		53
7	SASK. COOP. CREDIT SOCIETY....	13		54	4	843		4
	TOTAL, 1988.....	19	279	1,498	261	3,964	1	267
	TOTAL, 1987.....	59	311	1,814	179	1,401		324

TABLE XIV - OTHER OPERATING EXPENSES ('000)  
OTHER DEPARTMENTS

NO.	ASSOCIATION	ADVERTISING	AUDITORS' FEES	BANK CHARGES	DIRECTORS' AND OTHER MEETINGS	DATA PROCESSING EXPENSES	FURNITURE AND EQUIPMENT	INSURANCE
NO.	ASSOCIATION	PUBLICITE	HONORAIRES DES VERIFICATEURS	FRAIS BANCAIRES	REUNIONS DES ADMINISTRATEURS ET AUTRES	FRAIS RELATIFS AU TRAITEMENT DES DONNEES	MOBILIER ET AGENCEMENT	ASSURANCE
		\$	\$	\$	\$	\$	\$	\$
1	CAN. COOPERATIVE CREDIT SOC...	14	123		283	-2,457		15
2	B.C. CENTRAL CREDIT UNION....				230	1,130		54
3	COOP. CREDIT SOC. OF MAN.....	310	48		74	158		73
4	CREDIT UNION FED. OF ALBERTA..	756			323	2,989		74
5	NOVA SCOTIA CRED. UNION LEAGUE	53	47		149	2,657	3	5
6	ONTARIO CREDIT UNION LEAGUE...	139			139			54
7	SASK. COOP. CREDIT SOCIETY....	1,126	113		158	707		173
	TOTAL, 1988.....	2,398	331		1,356	5,184	3	448
	TOTAL, 1987.....	2,561	299		1,146	5,709		461

TABLEAU XII - SALAIRES ET AVANTAGES SOCIAUX ('000)

=====					
OTHER DEPARTMENTS					
-----					
AUTRES SERVICES					
-----					
NO.	SALARIES	DIRECTORS' AND ADVISORY BOARD FEES	STAFF BENEFITS	TOTAL	GRAND TOTAL
NO.	SALARIES	TRAITEMENTS ET JETONS DE PRESENCE DES ADMINIS- TRATEURS	AVANTAGES SOCIAUX	TOTAL	TOTAL GLOBAL
	\$	\$	\$	\$	\$
1	1,215	.....	137	1,352	1,647
2	1,894	.....	-183	1,711	5,424
3	2,446	34	317	2,797	3,982
4	3,514	185	334	4,033	5,636
5	919	.....	112	1,031	1,372
6	2,321	222	258	2,801	6,322
7	3,417	149	366	3,932	9,986
	15,726	590	1,341	17,657	34,269
	13,558	564	1,461	15,583	31,600

TABLEAU XIII - AUTRES FRAIS D'EXPLOITATION ('000)  
SERVICE DES DEPOTS ET DES PRETS

=====									
NO.	LEGAL AND PROFESSIONAL FEES	MACHINE RENTAL AND MAINTENANCE	POSTAGE, TELEPHONES, TELEGRAMS AND EXPRESS	PRINTING AND STATIONERY	RENTS	TAXES, LICENCES AND FEES	TRAVELLING EXPENSES	OTHER	TOTAL
NO.	FRAIS JURIDIQUES ET PROFESSIONNELS	LOCATION D'EQUIPEMENT ET ENTRETIEN	FRAIS DE POSTE, TELE- GRAMMES, TELE- PHONES ET MESSAGERIES	PAPETERIE ET IMPRESSION	LOYERS	TAXES, PERMIS ET DROITS	FRAIS DE VOYAGE	AUTRES	TOTAL
	\$	\$	\$	\$	\$	\$	\$	\$	\$
1	10	1	40	4	49	.....	20	-126	1,037
2	195	469	249	436	335	.....	124	1,982	4,481
3	12	47	74	35	164	.....	32	-37	2,186
4	20	356	53	46	.....	.....	42	139	889
5	1	40	131	83	48	4	2	221	878
6	740	468	208	759	584	.....	189	440	4,589
7	279	371	193	359	.....	.....	229	452	2,801
	1,257	1,752	948	1,722	1,180	4	638	3,071	16,861
	1,100	1,935	1,038	1,563	1,133	3	522	4,768	16,150

TABLEAU XIV - AUTRES FRAIS D'EXPLOITATION ('000)  
AUTRES SERVICES

=====									
NO.	LEGAL AND PROFESSIONAL FEES	MACHINE RENTAL AND MAINTENANCE	POSTAGE, TELEPHONES, TELEGRAMS AND EXPRESS	PRINTING AND STATIONERY	RENTS	TAXES, LICENCES AND FEES	TRAVELLING EXPENSES	OTHER	TOTAL
NO.	FRAIS JURIDIQUES ET PROFESSIONNELS	LOCATION D'EQUIPEMENT ET ENTRETIEN	FRAIS DE POSTE, TELE- GRAMMES, TELE- PHONES ET MESSAGERIES	PAPETERIE ET IMPRESSION	LOYERS	TAXES, PERMIS ET DROITS	FRAIS DE VOYAGE	AUTRES	TOTAL
	\$	\$	\$	\$	\$	\$	\$	\$	\$
1	491	44	197	88	202	79	158	1,226	463
2	135	162	219	80	238	.....	58	442	2,748
3	672	812	675	42	449	.....	88	832	4,232
4	259	719	189	78	786	46	243	352	6,814
5	19	13	48	18	86	7	87	1,759	4,951
6	179	75	126	1,233	554	.....	313	894	3,706
7	201	122	398	233	.....	.....	384	1,573	5,188
	1,956	1,947	1,852	1,772	2,315	132	1,331	7,078	28,103
	1,730	2,120	1,539	1,452	2,075	137	1,099	5,770	26,098

TABLE XV - DEPRECIATION ('000)

DEPOSIT AND LOAN DEPARTMENT						
SERVICE DES DEPOTS ET DES PRETS						
NO.	ASSOCIATION	REAL ESTATE	LEASEHOLD IMPROVEMENTS	FURNITURE AND EQUIPMENT	OTHER	TOTAL
NO.	ASSOCIATION	BIENS-FONDS	AMELIORATIONS LOCATIVES	MOBILIER ET AGENCEMENT	AUTRES	TOTAL
		\$	\$	\$	\$	\$
1	CAN. COOPERATIVE CREDIT SOC...					
2	B.C. CENTRAL CREDIT UNION.....			355	10	365
3	COOP. CREDIT SOC. OF MAN.....	14		49		63
4	CREDIT UNION FED. OF ALBERTA .....			148		148
5	NOVA SCOTIA CRED. UNION LEAGUE .....		2	35		37
6	ONTARIO CREDIT UNION LEAGUE....				715	715
7	SASK. COOP. CREDIT SOCIETY....			423		423
	TOTAL, 1988.....	14	2	1,010	725	1,751
	TOTAL, 1987.....		5	1,563	648	2,216

TABLEAU XV - AMORTISSEMENT ('000)

=====						
OTHER DEPARTMENTS						
-						
AUTRES SERVICES						
-----						
NO.	REAL ESTATE	LEASEHOLD	FURNITURE	OTHER	TOTAL	GRAND
-	IMPROVEMENTS	IMPROVEMENTS	AND	-	-	TOTAL
NO.	BIENS-FONDS	AMELIORATIONS	EQUIPMENT	AUTRES	TOTAL	TOTAL
		LOCATIVES	MOBILIER			GLOBAL
			ET			
			AGENCEMENT			
-----						
	\$	\$	\$	\$	\$	\$
1	.....	17	88	.....	105	105
2	292	.....	132	4	428	793
3	37	25	96	989	1,147	1,210
4	144	228	555	.....	927	1,075
5	29	4	25	9	67	104
6	.....	.....	134	.....	134	849
7	143	.....	300	.....	443	866
-----						
	645	274	1,330	1,002	3,251	5,002
	639	334	1,091	999	3,063	5,279

1988 - COOPERATIVE CREDIT ASSOCIATIONS  
1988 - ASSOCIATIONS COOPERATIVES DE CREDIT

TABLE XVI - GAINS AND LOSSES ON INVESTMENTS ('000)  
TABLEAU XVI - PROFITS ET PERTES SUR REALISATION DE PLACEMENTS ('000)

		NET GAIN OR LOSS - GAIN OU PERTE NET(TE)							
NO.	ASSOCIATION	BONDS	SHARES	MORTGAGES	REAL ESTATE	LOANS	OTHER	TOTAL	
NO.	ASSOCIATION	OBLIGATIONS	ACTIONS	PRETS HYPOTHECAIRES	BIENS-FONDS	PRETS	AUTRES	TOTAL	
		\$	\$	\$	\$	\$	\$	\$	\$
1	CAN. COOPERATIVE CREDIT SOC...	-1,499				-5,200	54	-6,645	
2	B.C. CENTRAL CREDIT UNION.....	-129	-2,000			1,621		-508	
3	COOP. CREDIT SOC. OF MAN.....	13	-413			-1		-401	
4	CREDIT UNION FED. OF ALBERTA...						-592	-592	
5	NOVA SCOTIA CRED. UNION LEAGUE	1							
6	ONTARIO CREDIT UNION LEAGUE...	23					8	31	
7	SASK. COOP. CREDIT SOCIETY....	-1,641	10	-2,004				-3,635	
	TOTAL, 1988.....	-3,232	-2,403	-2,004		-3,580	-530	-11,749	
	TOTAL, 1987.....	-30,740	-7,756	-2,260	181	1,489	-3,127	-42,213	

TABLE XVII - MORTGAGES ('000)  
TABLEAU XVII - PRETS HYPOTHECAIRES ('000)

		CONVENTIONAL		OTHER	TOTAL
NO.	ASSOCIATION	CONVENTIONNELS	N.H.A.	INSURED	
NO.	ASSOCIATION	CONVENTIONNELS	L.N.H.	AUTRES ASSURES	TOTAL
		\$	\$	\$	\$
1	CAN. COOPERATIVE CREDIT SOC.				
2	B.C. CENTRAL CREDIT UNION.....	7,255	1,876		9,131
3	COOP. CREDIT SOC. OF MAN.....	2,299	3,458		5,757
4	CREDIT UNION FED. OF ALBERTA...	186		210	396
5	NOVA SCOTIA CRED. UNION LEAGUE	2,176			2,176
6	ONTARIO CREDIT UNION LEAGUE...				
7	SASK. COOP. CREDIT SOCIETY....	35,460	20,307	7,494	63,261
	TOTAL, 1988.....	47,376	25,641	7,704	80,721
	TOTAL, 1987.....	47,026	28,104	9,059	84,189

TABLE XVIII - ASSETS NOT ADMITTED ('000)  
TABLEAU XVIII - ACTIF NON AGREE ('000)

		LEASEHOLD	FURNITURE AND	PREPAID	DEFERRED	OTHER	TOTAL
NO.	ASSOCIATION	IMPROVEMENTS	EQUIPMENT	EXPENSES	EXPENSES		
NO.	ASSOCIATION	AMELIORATIONS	MOBILIER ET	FRAIS PAYES	DEPENSES	AUTRES	TOTAL
			LOCATIVES	AGENCEMENT	D'AVANCE	REPORTEES	
		\$	\$	\$	\$	\$	\$
1	CAN. COOPERATIVE CREDIT SOC...		153	16			169
2	B.C. CENTRAL CREDIT UNION.....		1,872	20	437	237	2,566
3	COOP. CREDIT SOC. OF MAN.....	44	220	2,436	-785	1,200	3,115
4	CREDIT UNION FED. OF ALBERTA...	677	1,354	424			2,455
5	NOVA SCOTIA CRED. UNION LEAGUE	20	178			167	365
6	ONTARIO CREDIT UNION LEAGUE...		1,449	843			2,292
7	SASK. COOP. CREDIT SOCIETY....	509	1,418	134	210	756	3,027
	TOTAL, 1988.....	1,250	6,644	3,873	-138	2,360	13,989
	TOTAL, 1987.....	1,486	6,970	4,289	622	4,119	17,486







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Sociétés  
de fiducie  
et de prêt



Co-operative  
Credit  
Associations

Associations  
coopératives  
de crédit

31 December 1991

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## Year-end Data

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Sociétés  
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### FIDUCIE, PRÊT ET ASSOCIATIONS COOPÉRATIVES DE CRÉDIT

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SUMMARY OF ASSETS, LIABILITIES, INCOME, EXPENDITURES AND RETAINED EARNINGS  
FOR THE YEAR ENDED DECEMBER 31, 1991  
FOR FEDERALLY REGISTERED AND PROVINCIALY SUPERVISED  
TRUST AND LOAN COMPANIES AND  
CO-OPERATIVE CREDIT ASSOCIATIONS

SOMMAIRE DE L'ACTIF, DU PASSIF, DU REVENU, DES DÉPENSES ET  
DES BÉNÉFICES NON RÉPARTIS  
POUR L'EXERCICE CLOS LE 31 DÉCEMBRE 1991  
DES SOCIÉTÉS DE FIDUCIE ET DE PRÊT,  
ET DES ASSOCIATIONS COOPÉRATIVES DE CRÉDIT  
DÉTENANT UN AGRÉMENT FÉDÉRAL ET SURVEILLÉES PAR LES  
AUTORITÉS PROVINCIALES

1991 TRUST COMPANIES - COMPAGNIES DE FIDUCIE ('000)  
TABLE I - ASSETS (BOOK VALUE) - GUARANTEED TRUST FUNDS

NO.	COMPANY	CASH	TREASURY BILLS AND SHORT TERM DEPOSITS	BONDS	SHARES	COLLATERAL LOANS	CONSUMER LOANS
NO.	COMPAGNIE	ENCAISSE	BONS DU TRESOR ET DEPOTS A COURT TERME	OBLIGATIONS	ACTIONS	PRETS SUR NANTISSEMENTS	PRETS A LA CONSUMMATION
		\$	\$	\$	\$	\$	\$
1	AGF TRUST.....	691	920				
2	BAYSHORE TRUST.....		26,966	56,653			2,599
3	CANADA TRUST.....		468,245	140,805	144,861	13,399	18,362
4	CANWEST TRUST.....						
5	CENTRAL GUARANTY TRUST.....	36,974	444,017	268,291	144,121	547,513	637,349
6	CITIZENS TRUST.....	8,112	28,960			346	14,356
7	CO-OPERATIVE TRUST.....	3	43,492	18,735	5,574	1,681	940
8	COMMERCIAL TRUST.....						
9	CONFEDERATION TRUST CO.....	12,865		80,671	25,556	1,374	23,491
10	EQUITABLE TRUST.....	7,017	7,549				
11	EVANGELINE TRUST.....	106	621	55		16	
12	GENERAL TRUST.....		134,445	109,842	11,458	40	97,804
13	HOUSEHOLD TRUST COMPANY.....	6,092	143,877	39,031	25,305	73,319	72,927
14	INCOME TRUST.....	5,103	39,715		961	4,231	2,118
15	INLAND TRUST.....	919	20,404	6,473	8,747		
16	INTERNATIONAL TRUST.....	- 66	24,895	2,431		9,909	
17	INVESTORS GROUP TRUST.....	16,633	32,130	49,642	89,918		2,833
18	MERCHANT TRUST.....	1,879	497		7,495		
19	METROPOLITAN TRUST.....	4,194	66,253	4,667	11,639	2,323	
20	MONTREAL TRUST.....	10,996	404,869	652,914	175,985	348,308	48,556
21	MORGAN TRUST.....	72	1,200	1,601			80
22	MUTUAL TRUST.....	3,349	114,054	655	12,594	23,409	28,912
23	PEACE HILLS TRUST CO.....	3,911	16,837	26,630		18,529	6,911
24	PEOPLES TRUST.....	1,765	32,593	59,948			
25	PREMIER TRUST.....	345	15,262	25,512	4,998	949	5,417
26	PRENOR TRUST.....	2,127	64,780	998	38,874	1,163	10,245
27	PROVINCIAL TRUST COMPANY.....						
28	R-M TRUST CO.....						
29	REGENT TRUST.....						
30	REGIONAL TRUST.....	390	39,536	1,032			
31	ROYAL TRUST.....	79,425	260,610	1,434,079	99,138	1,744,082	624,515
32	SUN LIFE TRUST.....	278,011	39,589	167,198	58,607	64,603	2,424
33	WELLINGTON TRUST COMPANY.....	11,398	4,621	3,969		28,000	1,241
	TOTAL, 1991.....	492,443	2,477,037	3,151,832	865,831	2,883,194	1,601,080

INLAND TRUST, INVESTORS GROUP AND REGENT TRUST ARE INCORPORATED BY THE PROVINCE OF MANITOBA.  
R-M TRUST COMPANY, STATEMENT NOT RECEIVED IN TIME FOR PUBLICATION.



1991 COMPAGNIES DE FIDUCIE - TRUST COMPANIES ('000)  
TABLEAU I - ACTIF (VALEUR COMPTABLE) - FONDS GARANTIS

MORTGAGES AND SALE AGREEMENTS		INVESTMENT INCOME DUE AND ACCRUED	OTHER ASSETS	TOTAL GUARANTEED TRUST FUNDS
NO.	PRETS HYPOTHECAIRES ET CONVENTIONS DE VENTE	REVENU DE PLACEMENT ECHU ET COURU	AUTRE ACTIF	TOTAL DES FONDS GARANTIS
	\$	\$	\$	\$
1	67,702	710	54	70,077
2	289,411	6,120	26,620	408,369
3	3,100,831	18,736	39,461	3,944,700
4				
5	9,188,266	81,635	432,693	11,780,859
6	152,117	1,512	3,507	208,910
7	828,549	23,079	1,097	923,150
8				
9	944,928	10,677	6,192	1,105,754
10	101,360	1,132	178	117,336
11	15,866	158	124	16,946
12	1,070,074	15,324	64,052	1,503,039
13	1,039,304	9,498	256	1,409,609
14	276,953	3,573	2,105	334,759
15	88,838	1,194	361	126,936
16	510	1,175	15,000	53,986
17	944,752	11,568	16,285	1,163,761
18	77,219	772	115	87,977
19	923,655	11,895	14,137	1,038,763
20	4,716,606	60,498	835	6,419,567
21	253,203	2,446	148	258,750
22	769,036	9,650	59,653	1,021,312
23	54,593	2,953	934	131,298
24	108,986	2,229	616	206,137
25	578,246	3,989	37	634,755
26	958,422	7,063	19,295	1,102,967
27				
28				
29				
30	79,846	1,075	323	122,202
31	11,683,333	174,337	112,334	16,211,853
32	2,438,311	32,012	251,677	3,332,432
33	410,618	5,774	9,903	475,524
	41,161,535	500,784	1,077,992	54,211,728

INLAND TRUST, INVESTORS GROUP ET REGENT TRUST CONSTITUES PAR LA PROVINCE DU MANITOBA.  
COMPAGNIE TRUST R-M, L'ETAT FINANCIER N'A PAS ETE RECU CE TEMPS POUR LES FINS DE CETTE PUBLICATION.

1991 TRUST COMPANIES - COMPAGNIES DE FIDUCIE ('000)  
TABLE II - ASSETS (BOOK VALUE) - COMPANY FUNDS

NO.	COMPANY	CASH	TREASURY BILLS AND SHORT TERM DEPOSITS	BONDS	SHARES	COLLATERAL LOANS	CONSUMER LOANS	MORTGAGES AND SALE AGREEMENTS
NO.	COMPAGNIE	ENCAISSE	BONS DU TRESOR ET DEPOTS A COURT TERME	OBLIGATIONS	ACTIONS	PRETS SUR NANTISSEMENTS	PRETS A LA CONSUMMATION	PRETS HYPOTHECAIRES ET CONVENTIONS DE VENTE
		\$	\$	\$	\$	\$	\$	\$
1	AGF TRUST.....	41	3,189	2,174	3,947	826		
2	BAYSHORE TRUST.....				9,989			
3	CANADA TRUST.....	47	2,587	1,434	48,801			
4	CANWEST TRUST.....	474		15,637	3,001			
5	CENTRAL GUARANTY TRUST.....	19,511		34,192	165,683			98,137
6	CITIZENS TRUST.....	1	10,156					148
7	CO-OPERATIVE TRUST.....		22	5,491				7,357
8	COMMERCIAL TRUST.....	11	2,358	657				
9	CONFEDERATION TRUST CO.....		34,633	38,565	50,776		7	
10	EQUITABLE TRUST.....			732		1,322		
11	EVANGELINE TRUST.....	570					17	1,194
12	GENERAL TRUST.....	70	6,576	28,153	7,853		9	2,278
13	HOUSEHOLD TRUST COMPANY.....						11,300	70,759
14	INCOME TRUST.....	2		790	1,480			
15	INLAND TRUST.....	21	3,804	4,040	87	2,082	18	
16	INTERNATIONAL TRUST.....	112	6,340	20				
17	INVESTORS GROUP TRUST.....	5,794	4,467	294	46,522			15,392
18	MERCHANT TRUST.....	1			11,938	39	264	121
19	METROPOLITAN TRUST.....	475						
20	MONTREAL TRUST.....			129	67,589			2,367
21	MORGAN TRUST.....	137	11,192					494
22	MUTUAL TRUST.....	533		27	42,520			
23	PEACE HILLS TRUST CO.....		5,079	4,416	1,275			703
24	PEOPLES TRUST.....	31	1,472			175	894	
25	PREMIER TRUST.....				127			
26	PRENOR TRUST.....	5,053			45,572	16	249	3,600
27	PROVINCIAL TRUST COMPANY.....	55		1,099				
28	R-M TRUST CO.....							
29	REGENT TRUST.....		437					
30	REGIONAL TRUST.....	121						1,898
31	ROYAL TRUST.....		84,781	190,793	452,393	4,567		60
32	SUN LIFE TRUST.....	22	24,762	11,854	13,806			4,806
33	WELLINGTON TRUST COMPANY.....	92			23,008			
	TOTAL, 1991.....	33,174	201,855	340,497	996,367	9,027	12,758	209,314

1991 COMPAGNIES DE FIDUCIE - TRUST COMPANIES ('000)  
TABLEAU II - ACTIF (VALEUR COMPTABLE) - FONDS DE LA COMPAGNIE

NO. NO.	REAL ESTATE - IMMEUBLES	INVESTMENTS IN SUBSIDIARIES - PLACEMENTS DANS LES FILIALES	ADVANCES TO E.T.A. - AVANCES AUX SUCCESSIONS S.F.A.	ACCRUED E.T.A. FEES - HONORAIRES ET FRAIS COURUS POUR L'ADMINIS- TRATION DES S.F.A.	INVESTMENT INCOME DUE AND ACCRUED - REVENU DE PLACEMENT ECHU ET COURU	OTHER ASSETS - AUTRE ACTIF	TOTAL - TOTAL	DEDUCT ASSETS NOT ADMITTED - MOINS ACTIF NON AGREE	TOTAL COMPANY FUNDS - TOTAL DES FONDS DE LA COMPAGNIE
	\$	\$	\$	\$	\$	\$	\$	\$	\$
1				49	50	888	11,164	241	10,923
2		1,300			137	16,313	27,739	1,881	25,858
3	5,427	50,807	70,823		817	100,165	280,908	16,299	264,609
4		1,435			29	261	20,837		20,837
5	72,505	33,860	3,530		2,464	196,196	626,078	48,196	577,882
6					382	6,195	16,882	1,553	15,329
7	9,560	75			379	24,941	47,825	1,243	46,582
8				71	76	56	3,229	56	3,173
9					1,639	31,800	157,420	6,864	150,556
10					39	8,691	10,784	106	10,678
11					13	30	1,824	14	1,810
12	2,911	15,292	323	82	800	21,172	85,519	10,961	74,558
13	3,410				870	8,338	94,677	6,278	88,399
14	367	7,821	20	88	42	13,060	23,670	296	23,374
15					242	1,933	12,227	997	11,230
16			633		164	10,031	17,300	1,222	16,078
17				1,173	313	7,968	81,923	7,402	74,521
18	448				157	422	13,390	327	13,063
19		26,222				50,037	76,734	14,971	61,763
20	3,203	7,737	5,010		378	344,062	430,475	64,373	366,102
21			12	36	164	28,305	40,340	1,449	38,891
22		506			11	15,658	59,255	3,347	55,908
23					144	3,573	15,190	694	14,496
24					70	13,614	16,256	2,698	13,558
25	390				4	29,844	30,365	1,377	28,988
26	2,818	1,681		155	275	27,292	86,711	23,687	63,024
27					24		1,178		1,178
28									
29						5	442		442
30					8	11,401	13,428	478	12,950
31	8,995		27,168			310,772	1,079,529	90,836	988,693
32		10,743	13,500	26,612	533	114,080	220,718	41,926	178,792
33					114	16,215	39,429	4,237	35,192
	110,034	157,479	121,019	28,266	10,338	1,413,318	3,643,446	354,009	3,289,437

1991 TRUST COMPANIES - COMPAGNIES DE FIDUCIE ('000)  
TABLE III - LIABILITIES - GUARANTEED TRUST FUNDS  
TABLEAU III - PASSIF - FONDS GARANTIS

DEPOSITS AND CERTIFICATES							
DEPOTS ET CERTIFICATS							
NO.	COMPANY	DEMAND	TERM	ACCRUED INTEREST	BANK OVERDRAFTS	OTHER LIABILITIES	TOTAL GUARANTEED TRUST FUNDS
NO.	COMPAGNIE	A DEMANDE	A TERME	INTERET COURU	DECOUVERTS BANCAIRES	AUTRE PASSIF	TOTAL DES FONDS GARANTIS
		\$	\$	\$	\$	\$	\$
1	AGF TRUST.....	179	66,384	3,081		433	70,077
2	BAYSHORE TRUST.....		371,394	19,142	477	17,356	408,369
3	CANADA TRUST.....	889,214	2,870,547	102,820		82,119	3,944,700
4	CANWEST TRUST.....						
5	CENTRAL GUARANTY TRUST.....	2,175,464	9,120,407	361,722		123,266	11,780,859
6	CITIZENS TRUST.....	36,643	156,238	6,049	1,040	8,940	208,910
7	CO-OPERATIVE TRUST.....	3,281	835,063	54,444	1,767	28,595	923,150
8	COMMERCIAL TRUST.....						
9	CONFEDERATION TRUST CO.....	157,790	849,157	82,970		15,837	1,105,754
10	EQUITABLE TRUST.....	13	104,469	4,181		8,673	117,336
11	EVANGELINE TRUST.....	33	16,096	756		61	16,946
12	GENERAL TRUST.....	177,033	1,252,711	59,815	4,088	9,392	1,503,039
13	HOUSEHOLD TRUST COMPANY.....	45,162	1,269,805	92,747		1,895	1,409,609
14	INCOME TRUST.....	36,980	267,729	15,463	17	14,570	334,759
15	INLAND TRUST.....	15,113	106,635	4,252		936	126,936
16	INTERNATIONAL TRUST.....	33,980	10,987	648		8,371	53,986
17	INVESTORS GROUP TRUST.....	111,199	913,134	125,431	13,011	986	1,163,761
18	MERCHANT TRUST.....	58	84,192	3,359		368	87,977
19	METROPOLITAN TRUST.....	62,451	895,085	33,546		47,681	1,038,763
20	MONTREAL TRUST.....	1,033,959	4,860,810	221,445		303,353	6,419,567
21	MORGAN TRUST.....	2,147	213,972	15,058		27,573	258,750
22	MUTUAL TRUST.....	30,034	926,211	37,295		27,772	1,021,312
23	PEACE HILLS TRUST CO.....	36,023	88,905	1,927		4,443	131,298
24	PEOPLES TRUST.....	7	183,548	12,342		10,240	206,137
25	PREMIER TRUST.....	27,956	555,589	22,306	1,144	27,760	634,755
26	PRENOR TRUST.....	91,007	966,510	41,963		3,487	1,102,967
27	PROVINCIAL TRUST COMPANY.....						
28	R-M TRUST CO.....						
29	REGENT TRUST.....						
30	REGIONAL TRUST.....	27,161	80,207	3,503		11,331	122,202
31	ROYAL TRUST.....	4,159,751	11,461,991	451,083		139,028	16,211,853
32	SUN LIFE TRUST.....	280,707	2,488,184	172,229	274,332	116,980	3,332,432
33	WELLINGTON TRUST COMPANY.....	22,879	416,708	25,597		10,340	475,524
	TOTAL, 1991.....	9,456,224	41,432,668	1,975,174	295,876	1,051,786	54,211,728



1991 TRUST COMPANIES - COMPAGNIES DE FIDUCIE ('000)  
TABLE IV - LIABILITIES AND SHAREHOLDERS' EQUITY - COMPANY FUNDS

		LIABILITIES				
		PASSIF				
NO.	COMPANY	BORROWED MONEY AND BANK OVER- DRAFTS	INCOME TAX PAYABLE	DIVIDENDS PAYABLE	EXPENSES DUE AND ACCRUED AND OTHER LIABILITIES	PROVISION FOR DEFICIENCY OF MAXIMUM STATUTORY VALUES
NO.	COMPAGNIE	EMPRUNTS ET DECOUVERTS BANCAIRES	IMPOTS SUR LE REVENU A PAYER	DIVIDENDES A PAYER	FRAIS COURUS ET A PAYER ET AUTRE PASSIF	PROVISION POUR MOINS- VALUE DE PLACEMENTS (1)
		\$	\$	\$	\$	\$
1	AGF TRUST.....				691	
2	BAYSHORE TRUST.....	8			687	
3	CANADA TRUST.....		4,781		41,859	4,553
4	CANWEST TRUST.....				13	1,655
5	CENTRAL GUARANTY TRUST.....				222,264	78,063
6	CITIZENS TRUST.....	3,513			197	
7	CO-OPERATIVE TRUST.....		65		1,197	
8	COMMERCIAL TRUST.....				38	
9	CONFEDERATION TRUST CO.....	10,467			43,963	4,309
10	EQUITABLE TRUST.....	3	53		589	
11	EVANGELINE TRUST.....				116	
12	GENERAL TRUST.....				11,871	4,487
13	HOUSEHOLD TRUST COMPANY.....	8,394			8,634	2,306
14	INCOME TRUST.....	3,102	-547		2,527	55
15	INLAND TRUST.....				204	
16	INTERNATIONAL TRUST.....			4,357	1,600	
17	INVESTORS GROUP TRUST.....	18,004	3,525		240	
18	MERCHANT TRUST.....	44		4,460	645	
19	METROPOLITAN TRUST.....				81	
20	MONTREAL TRUST.....	56,060	48	36,000	9,740	13,913
21	MORGAN TRUST.....				2,892	
22	MUTUAL TRUST.....				216	
23	PEACE HILLS TRUST CO.....	16			268	
24	PEOPLES TRUST.....				2,411	
25	PREMIER TRUST.....				237	
26	PRENOR TRUST.....	8,000			2,586	5,725
27	PROVINCIAL TRUST COMPANY.....		3		11	
28	R-M TRUST CO.....					
29	REGENT TRUST.....		1		60	
30	REGIONAL TRUST.....				4,938	
31	ROYAL TRUST.....	135,969		7	145,365	
32	SUN LIFE TRUST.....	2,511			2,715	
33	WELLINGTON TRUST COMPANY.....	3,028		5,144	3,031	26
	TOTAL, 1991.....	249,119	7,929	49,968	511,886	115,072

(1) MAXIMUM STATUTORY VALUES ARE: AMORTIZED VALUES FOR SECURITIES ISSUED OR GUARANTEED BY THE GOVERNMENT OF CANADA OR BY THE GOVERNMENT OF ANY PROVINCE OF CANADA; MARKET VALUE FOR ALL OTHER SECURITIES.

1991 COMPAGNIES DE FIDUCIE - TRUST COMPANIES ('000)  
TABLEAU IV - PASSIF ET AVOIR DES ACTIONNAIRES - FONDS DE LA COMPAGNIE

=====								
SHAREHOLDERS' EQUITY								
- AVOIR DES ACTIONNAIRES								
NO. - NO.	DEFERRED INCOME TAX - IMPOTS SUR LE REVENU REPORTES	TOTAL - TOTAL	CAPITAL - CAPITAL	GENERAL RESERVE AND/OR CONTRIBUTED SURPLUS - RESERVE GENERALE ET/OU EXCEDENT VERSE	INVESTMENT RESERVES - RESERVES DE PLACEMENTS	RETAINED EARNINGS - BENEFICES NON REPARTIS	TOTAL - TOTAL	TOTAL COMPANY FUNDS - TOTAL DES FONDS DE LA COMPAGNIE
	\$	\$	\$	\$	\$	\$	\$	\$
1	23	714	9,400	.....	.....	809	10,209	10,923
2	2,301	2,996	17,376	1,251	.....	4,235	22,862	25,858
3	.....	51,193	30,146	27,029	.....	156,241	213,416	264,609
4	.....	1,668	19,935	3,989	.....	-4,755	19,169	20,837
5	-1,424	298,903	294,464	475,405	.....	-490,890	278,979	577,882
6	.....	3,710	12,198	509	.....	-1,088	11,619	15,329
7	720	1,982	40,880	2,620	.....	1,100	44,600	46,582
8	.....	38	2,000	.....	.....	1,135	3,135	3,173
9	.....	58,739	54,761	54,756	-11,173	-6,527	91,817	150,556
10	.....	645	8,717	.....	-106	1,422	10,033	10,678
11	.....	116	1,500	.....	18	176	1,694	1,810
12	.....	16,338	17,964	29,106	.....	11,150	58,220	74,558
13	.....	19,334	62,000	.....	.....	7,065	69,065	88,399
14	89	5,226	5,014	5,218	.....	7,916	18,148	23,374
15	86	290	6,605	.....	.....	4,335	10,940	11,230
16	.....	5,957	10,121	4,135	.....	-4,135	10,121	16,078
17	1,598	23,367	25,400	100	.....	25,654	51,154	74,521
18	.....	5,149	8,144	97	.....	-327	7,914	13,063
19	.....	81	90,040	6,429	.....	-34,787	61,682	61,763
20	.....	115,761	104,495	124,505	.....	21,341	250,341	366,102
21	.....	2,892	63,055	2,350	.....	-29,406	35,999	38,891
22	738	954	36,000	50	.....	18,904	54,954	55,908
23	.....	284	10,579	2,504	.....	1,129	14,212	14,496
24	.....	2,411	2,661	7,341	.....	1,145	11,147	13,558
25	886	1,123	3,176	6,830	.....	17,859	27,865	28,988
26	.....	16,311	27,160	24,423	.....	-4,870	46,713	63,024
27	.....	14	1,000	.....	.....	164	1,164	1,178
28	.....	.....	.....	.....	.....	.....	.....	.....
29	.....	61	354	.....	.....	27	381	442
30	.....	4,938	7,300	9,500	.....	-8,788	8,012	12,950
31	.....	281,341	535,462	232,530	.....	-60,640	707,352	988,693
32	.....	5,226	215,501	.....	23,631	-65,566	173,566	178,792
33	.....	11,229	26,211	289	.....	-2,537	23,963	35,192
	5,017	938,991	1,749,619	1,020,966	12,370	-432,509	2,350,446	3,289,437

(1) LES VALEURS STATUTAIRES MAXIMALES SONT: LA VALEUR AMORTIE DES TITRES EMIS OU GARANTIS PAR LE GOUVERNEMENT DU CANADA OU PAR LE GOUVERNEMENT D'UNE PROVINCE CANADIENNE; LA VALEUR AU MARCHÉ DE TOUS LES AUTRES TITRES.



1991 TRUST COMPANIES - COMPAGNIES DE FIDUCIE ('000)  
TABLE V - STATEMENT OF INCOME AND EXPENSES

NO.	COMPANY	INVESTMENT INCOME EARNED	FEES AND COMMISSIONS EARNED ON E.T.A.	OTHER	TOTAL INCOME	INTEREST INCURRED	SALARIES AND STAFF BENEFITS
NO.	COMPAGNIE	REVENU DE PLACEMENT REALISE (1)	HONORAIRES ET COMMISSIONS S.F.A.	AUTRES	REVENU TOTAL	INTERET ENGAGE (1)	TRAITEMENTS ET AVANTAGES SOCIAUX
		\$	\$	\$	\$	\$	\$
1	AGF TRUST.....	8,394	125	329	8,848	6,836	495
2	BAYSHORE TRUST.....	45,810	500	787	47,097	38,941	2,091
3	CANADA TRUST.....	397,344	95,160	12,403	504,907	318,445	88,833
4	CANWEST TRUST.....	1,734			1,734		
5	CENTRAL GUARANTY TRUST.....	1,413,905	59,834	60,925	1,534,664	1,195,692	158,439
6	CITIZENS TRUST.....	22,026	25	2,236	24,287	18,033	2,969
7	CO-OPERATIVE TRUST.....	101,358	4,507	2,727	108,592	87,012	8,395
8	COMMERCIAL TRUST.....	301	104		405		4
9	CONFEDERATION TRUST CO.....	120,520	2,257	6,596	129,373	113,756	7,367
10	EQUITABLE TRUST.....	10,097		342	10,439	7,954	1,653
11	EVANGELINE TRUST.....	2,329		42	2,371	1,871	
12	GENERAL TRUST.....	166,534	993	3,315	170,842	143,944	13,122
13	HOUSEHOLD TRUST COMPANY.....	163,389	4	5,381	168,774	136,841	5,599
14	INCOME TRUST.....	40,104	163	847	41,114	33,276	1,995
15	INLAND TRUST.....	14,645	6	139	14,790	11,956	713
16	INTERNATIONAL TRUST.....	7,939	3,447	3,172	14,558	966	4,307
17	INVESTORS GROUP TRUST.....	139,046	15,160	110	154,316	118,998	2,244
18	MERCHANT TRUST.....	9,692	163	403	10,258	7,468	484
19	METROPOLITAN TRUST.....	118,121	6,390	8,114	132,625	106,069	12,974
20	MONTREAL TRUST.....	687,100	66,036	7,902	761,038	579,542	46,745
21	MORGAN TRUST.....	27,002	1,070	423	28,495	20,554	3,338
22	MUTUAL TRUST.....	100,092	591	1,685	102,368	85,297	4,807
23	PEACE HILLS TRUST CO.....	12,786	896	473	14,155	9,957	2,075
24	PEOPLES TRUST.....	21,473		2,871	24,344	18,264	1,076
25	PREMIER TRUST.....	71,174		3,736	74,910	60,475	2,255
26	PRENOR TRUST.....	132,354	507	3,779	136,640	119,218	9,242
27	PROVINCIAL TRUST COMPANY.....	110			110		
28	R-M TRUST CO.....						
29	REGENT TRUST.....	17			17		
30	REGIONAL TRUST.....	13,098		527	13,625	11,189	1,238
31	ROYAL TRUST.....	1,915,998	110,410	106,117	2,132,525	1,614,340	197,853
32	SUN LIFE TRUST.....	348,268	139	4,260	352,667	315,272	17,071
33	WELLINGTON TRUST COMPANY.....	55,350		425	55,775	46,976	2,985
	TOTAL, 1991.....	6,168,110	368,487	240,066	6,776,663	5,229,142	600,369

1991 - COMPAGNIES DE FIDUCIE - TRUST COMPANIES ('000)  
TABLEAU V - ETAT DES REVENUS ET DES DEPENSES

NO.	OTHER OPERATING EXPENSES	DEPRECIATION	TOTAL EXPENSES	PROFIT BEFORE GAINS OR LOSSES ON INVESTMENTS	NET GAIN (LOSS) ON INVEST- MENTS	PROFIT BEFORE TAXES	INCOME TAXES	NET PROFIT
NO.	AUTRES FRAIS D'EXPLOI- TATION	AMORTISSEMENT	DEPENSES TOTALES	BENEFICE AVANT PROFIT OU PERTE SUR REALISATION DE PLACEMENTS	PROFIT (PERTE) NET SUR REALISATION DE PLACEMENTS	BENEFICE AVANT IMPOTS SUR LE REVENU	IMPOTS SUR LE REVENU	BENEFICE NET
	\$	\$	\$	\$	\$	\$	\$	\$
1	1,496	6	8,833	15	.....	15	-119	134
2	2,476	208	43,716	3,381	-2,416	965	-630	1,595
3	68,941	15,070	491,289	13,618	-4,330	9,288	-3,421	12,709
4	246	.....	246	1,488	-2,174	-686	.....	-686
5	509,904	10,303	1,874,338	-339,674	-9,560	-349,234	56,130	-405,364
6	2,660	507	24,169	118	-964	-846	.....	-846
7	8,116	694	104,217	4,375	-1,537	2,838	958	1,880
8	287	.....	291	114	.....	114	14	100
9	39,424	770	161,317	-31,944	2,154	-29,790	-5,074	-24,716
10	722	.....	10,329	110	52	162	55	107
11	452	.....	2,323	48	-6	42	6	36
12	24,137	543	181,746	-10,904	103	-10,801	-5,555	-5,246
13	19,318	247	162,005	6,769	-4,986	1,783	-265	2,048
14	3,380	62	38,713	2,401	-508	1,893	640	1,253
15	1,450	8	14,127	663	-75	588	-84	672
16	3,643	62	8,978	5,580	.....	5,580	.....	5,580
17	15,486	94	136,822	17,494	-1,680	15,814	2,805	13,009
18	963	60	8,975	1,283	190	1,473	70	1,403
19	34,135	2,744	155,922	-23,297	.....	-23,297	671	-23,968
20	111,455	2,870	740,612	20,426	7,194	27,620	2,939	24,681
21	3,780	229	27,901	594	45	639	.....	639
22	13,561	453	104,118	-1,750	142	-1,608	-2,450	842
23	1,852	167	14,051	104	.....	104	45	59
24	4,408	82	23,830	514	.....	514	218	296
25	3,146	73	65,949	8,961	-775	8,186	3,373	4,813
26	11,491	1,172	141,123	-4,483	-10,346	-14,829	-9,170	-5,659
27	18	.....	18	92	.....	92	46	46
28	.....	.....	.....	.....	.....	.....	.....	.....
29	18	.....	18	-1	-81	-82	2	-84
30	1,199	46	13,672	-47	-5,794	-5,841	.....	-5,841
31	168,773	25,490	2,006,456	126,069	-26,678	99,391	43,769	55,622
32	47,801	2,222	382,366	-29,699	-525	-30,224	-23,662	-6,562
33	5,166	195	55,322	453	177	630	-540	1,170
	1,109,904	64,377	7,003,792	-227,129	-62,378	-289,507	60,771	-350,278

1991 TRUST COMPANIES - COMPAGNIES DE FIDUCIE ('000)  
TABLE VI - STATEMENT OF RETAINED EARNINGS

		ADD-AJOUTER			DEDUCT - DEDUIRE			
		BALANCE AT BEGINNING OF YEAR	NET PROFIT	OTHER ITEMS	DIVIDENDS TO SHAREHOLDERS	GENERAL RESERVE	TRANSFER TO	
							VIRER AUX	
							INVESTMENT RESERVES	
							RESERVES DE PLACEMENTS	
NO.	COMPANY						MORTGAGES	OTHER
NO.	COMPAGNIE	SOLDE AU DEBUT DE L'ANNEE	BENEFICE NET	AUTRES POSTES	DIVIDENDES AUX ACTIONNAIRES	RESERVE GENERALE	PRETS HYPOTHECAIRES	AUTRES
		\$	\$	\$	\$	\$	\$	\$
1	AGF TRUST.....	236	134					
2	BAYSHORE TRUST.....	-1,808	1,595	1,876				
3	CANADA TRUST.....	142,619	12,709					
4	CANWEST TRUST.....	-3,449	-686					
5	CENTRAL GUARANTY TRUST.....	-174,818	-405,364		19,658			1,827
6	CITIZENS TRUST.....	687	-846		1,250			-321
7	CO-OPERATIVE TRUST.....	558	1,880		1,550			
8	COMMERCIAL TRUST.....	1,111	100					
9	CONFEDERATION TRUST CO.....	18,189	-24,716					
10	EQUITABLE TRUST.....	1,315	107					
11	EVANGELINE TRUST.....	135	36				-13	
12	GENERAL TRUST.....	19,502	-5,246		1,275			
13	HOUSEHOLD TRUST COMPANY.....	9,189	2,048	-5,340	-2,670			
14	INCOME TRUST.....	6,777	1,253		219			
15	INLAND TRUST.....	3,665	672	703	389			
16	INTERNATIONAL TRUST.....	-6,988	5,580		4,357			
17	INVESTORS GROUP TRUST.....	20,173	13,009	6,340	13,868			
18	MERCHANT TRUST.....	-241	1,403		1,403			
19	METROPOLITAN TRUST.....	-10,002	-23,968		3,157			
20	MONTREAL TRUST.....	34,543	24,681		37,569			
21	MORGAN TRUST.....	-29,944	639					
22	MUTUAL TRUST.....	15,422	842					
23	PEACE HILLS TRUST CO.....	928	59					
24	PEOPLES TRUST.....	912	296	-243				
25	PREMIER TRUST.....	15,048	4,813		2,000			
26	PRENOR TRUST.....	6,544	-5,659					
27	PROVINCIAL TRUST COMPANY.....	119	46					
28	R-M TRUST CO.....							
29	REGENT TRUST.....	111	-84					
30	REGIONAL TRUST.....	-2,912	-5,841					
31	ROYAL TRUST.....	-82,987	55,622		50,043			
32	SUN LIFE TRUST.....	-27,498	-6,562	-24,004			17,351	-416
33	WELLINGTON TRUST COMPANY.....	-1,400	1,170					
TOTAL, 1991.....		-44,264	-350,278	-20,668	134,068		17,338	1,090

1991 COMPAGNIES DE FIDUCIE - TRUST COMPANIES ('000)  
TABLEAU VI - ETAT DES BENEFICES NON REPARTIS

DEDUCT - DEDUIRE				
CHANGE IN				
CHANGEMENTS				
NO.	PROVISION FOR DEFICIENCY OF MAXIMUM STATUTORY VALUE	ASSETS NOT ADMITTED	OTHER ITEMS	BALANCE AT END OF YEAR
NO.	PROVISION POUR MOINS-VALUE DE PLACEMENTS	ACTIF NON AGREE	AUTRES POSTES	SOLDE EN FIN D'ANNEE
	\$	\$	\$	\$
1	-54	-385		809
2		-2,572		4,235
3	-6,318	5,405		156,241
4	620			-4,755
5	21,779	-132,556		-490,890
6				-1,088
7	-144	-68		1,100
8		56	20	1,135
9				-6,527
10				1,422
11		8		176
12	-3,644	5,475		11,150
13	-54	1,555		7,065
14	-155	50		7,916
15		316		4,335
16		-1,630		-4,135
17				25,654
18	-73	159		-327
19	-181	-2,159		-34,787
20	-16,928	17,242		21,341
21	-9	112	-2	-29,406
22	-2,512	-128		18,904
23	-37	-105		1,129
24		-180		1,145
25		2		17,859
26	-2,036	7,791		-4,870
27		-24	25	164
28				
29				27
30		35		-8,788
31	-29,457	12,689		-60,640
32	-6,592		-2,841	-65,566
33			2,307	-2,537
	-45,795	-88,912	-491	-432,509

1991 LOAN COMPANIES - COMPAGNIES DE PRET ('000)  
TABLE VII - ASSETS (AT BOOK VALUE)

NO. NO.	COMPANY COMPAGNIE	CASH ENCAISSE	TREASURY BILLS AND SHORT TERM DEPOSITS BONS DU TRESOR ET DEPOTS A COURT TERME	BONDS OBLIGATIONS	SHARES ACTIONS	COLLATERAL LOANS PRETS SUR NANTISSEMENTS	CONSUMER LOANS PRETS A LA CONSUMMATION
		\$	\$	\$	\$	\$	\$
1	BANK OF MONTREAL MORTGAGE.....	810	1,787,301	7,373			
2	CANADA TRUSTCO MORTGAGE.....	327,734	3,877,400	2,468,782	1,560,906	328,113	1,354,094
3	CENTRAL GUARANTY MORT. CORP...	181,399	590,000	17,521	28,544	257	27,359
4	CIBC MORTGAGE.....	3,538	2,040,300	104,249			
5	CITIBANK CANADA MORT. CORP....		4,901				
6	EVANGELINE SAVINGS.....	71	1,191	275	1,120		
7	FIRST CITY MORTGAGE.....	101,928			14,484	13	
8	FOCUS NATIONAL MORT.....	1,341	12,934				
9	GRANVILLE SAVINGS.....	141	8,059	10,464	14		883
10	GUARDCOR LOAN CO.....	828	1,921	23,041	4,453	3,151	
11	HONGKONG BANK.....		762,151				
12	LAURENTIAN BANK OF CANADA.....	21,256	340,945	69,202			6
13	LEAGUE SAVINGS.....		11,600	7,504	6	625	5,267
14	MANDATE NATIONAL MTGE.....	190					
15	MORGUARD MORTGAGE.....	1,115	2,600				
16	MTC MORTGAGE.....	774	11,090				
17	NATIONAL BANK MORT. CORP.....	48	402,363	157,341			
18	NATIONAL BANK OF GREECE.....	15					
19	ROYAL BANK MORTGAGE.....		848,618	511,454			
20	ROYAL TRUSTCO MORT.....	3,238			3,000		
21	SCOTIA MORTGAGE CORP.....		1,507,000				
22	SECURITY HOME MTGE. INV. CORP.	1,729	9,500	192			
23	SEEL MORTGAGE.....	728	7,239	7,321	40	4,400	885
24	SUN LIFE SAVINGS AND MORTGAGE.	6	60,741	59,285	10,587		
25	TD MORTGAGE.....	677	6,500	100,700			1,412,426
26	TD PACIFIC MORTGAGE CORP.....	15,134	232,810				105,027
27	VICTORIA AND GREY MTGE.....		51,834	26,361	6,352		
TOTAL, 1991.....		662,700	12,578,998	3,571,065	1,629,506	336,559	2,906,947

1991 COMPAGNIES DE PRET - LOAN COMPANIES ('000)  
TABLEAU VII - ACTIF (VALEUR COMPTABLE)

NO.	MORTGAGES AND SALE AGREEMENTS	REAL ESTATE	INVESTMENTS IN SUBSIDIARIES	INVESTMENT INCOME DUE AND ACCRUED	OTHER ASSETS	TOTAL	DEDUCT ASSETS NOT ADMITTED	TOTAL ASSETS
NO.	PRETS HYPOTHECAIRES ET CONVENTIONS DE VENTE	IMMEUBLES	PLACEMENTS DANS LES FILIALES	REVENU DE PLACEMENT ECHU ET COURU	AUTRE ACTIF	TOTAL	MOINS ACTIF NON AGREE	TOTAL ACTIF
	\$	\$	\$	\$	\$	\$	\$	\$
1	17,972,319			7,993	179,131	19,954,927	60,887	19,894,040
2	17,358,012	162,186	416,164	188,857	3,361,015	31,403,263	134,040	31,269,223
3	410,653	1,790		5,200	13,961	1,276,684	442	1,276,242
4	26,738,320	12,703		191,682	57,950	29,148,752	15,977	29,132,775
5	89,516			72	202	94,691		94,691
6	20,026	1,017	3,250	243	93	27,286	41	27,245
7	203,987	3,049		2,207	546	326,214	340	325,874
8	267,498			2,811	1,683	286,267	807	285,460
9	119,348	19	5,628	1,148	992	146,696	596	146,100
10	55,293	1,882		924	865	92,358	816	91,542
11	2,354,928			23,077	63,663	3,203,819	687	3,203,132
12	2,604,788			10,647	21,691	3,068,535	602	3,067,933
13	242,771	471		1,919	1,994	272,157	412	271,745
14	3,143			123	550	4,006	550	3,456
15	39,270	2,418		377	366	46,146	29	46,117
16	12,702			111	45	24,722	27	24,695
17	7,197,342			71,298	914,074	8,742,466	19,193	8,723,273
18	52,873			295	46	53,229		53,229
19	29,043,517			154,677	2,986,091	33,544,357	10,121	33,534,236
20				23	49	6,310	49	6,261
21	15,987,492	3,790		111,676	72,728	17,682,686	67,615	17,615,071
22	155,292	9,116		2,096	982	178,907	950	177,957
23	145,641			1,870	523	168,647	203	168,444
24	38,787	201		3,433	1,356	174,396	406	173,990
25	14,993,180			103,927	1,220,976	17,838,386		17,838,386
26	1,849,201			12,069	376,578	2,591,819	8,801	2,583,018
27	622,199	373		4,922	1,167	713,208	1,099	712,109
	138,578,098	199,015	425,042	903,677	9,279,327	171,070,934	324,690	170,746,244

1991 LOAN COMPANIES - COMPAGNIES DE PRET ('000)  
TABLE VIII - LIABILITIES AND SHAREHOLDERS' EQUITY

		LIABILITIES-PASSIF							
		DEPOSITS AND DEBENTURES			OTHER BORROWED MONEY AND BANK OVERDRAFTS		INCOME TAX PAYABLE	DIVIDENDS PAYABLE	EXPENSES DUE AND ACCRUED AND OTHER LIABILITIES
		DEPOTS ET OBLIGATIONS							
NO.	COMPANY	DEMAND	TERM	ACCURED INTEREST					
NO.	COMPAGNIE	A DEMANDE	A TERME	INTERETS COURUS	AUTRES EMPRUNTS ET DECOUVERTS BANCAIRES	IMPOTS SUR LE REVENU	DIVIDENDES A PAYER	FRAIS COURUS ET A PAYER ET AUTRE PASSIF	
		\$	\$	\$	\$	\$	\$	\$	\$
1	BANK OF MONTREAL MORTGAGE.....		18,365,283	679,627		936		77,807	
2	CANADA TRUSTCO MORTGAGE.....	13,485,246	15,530,640	700,026	56,207		2,118	182,289	
3	CENTRAL GUARANTY MORT. CORP....	96,522	1,089,222	38,919			81	8,056	
4	CIBC MORTGAGE.....	9,559,132	15,344,460	759,004	2,268,701			49,679	
5	CITIBANK CANADA MORT. CORP.....				60,290			79	
6	EVANGELINE SAVINGS.....	3,484	19,722	814				385	
7	FIRST CITY MORTGAGE.....	3,141	289,982	16,187	251			3,824	
8	FOCUS NATIONAL MORT.....	219,571	14,754					2,409	
9	GRANVILLE SAVINGS.....	6,468	119,262	8,511		248		1,397	
10	GUARDCOR LOAN CO.....		77,191	5,595				87	
11	HONGKONG BANK.....	835,630	2,022,456	34,475	155,884			30,863	
12	LAURENTIAN BANK OF CANADA.....	429,471	2,389,754	93,619		4,148		2,587	
13	LEAGUE SAVINGS.....	8,755	236,628	9,018	254	91	70	4,130	
14	MANDATE NATIONAL MTGE.....	1,032					53	29	
15	MORGUARD MORTGAGE.....		25,963	810				250	
16	MTC MORTGAGE.....						138	283	
17	NATIONAL BANK MORT. CORP.....	1,148,164	6,549,020	267,654	368,232	20,164	4,006	9,324	
18	NATIONAL BANK OF GREECE.....				46,591			485	
19	ROYAL BANK MORTGAGE.....	14,754,015	15,587,492	640,185	967,206	46,777		16,960	
20	ROYAL TRUSTCO MORT.....							603	
21	SCOTIA MORTGAGE CORP.....	5,935,394	9,724,891	320,808	719,150	95,454		131,278	
22	SECURITY HOME MTGE. INV. CORP.		132,058	5,578				16,641	
23	SEEL MORTGAGE.....		131,694	4,111	725			2,987	
24	SUN LIFE SAVINGS AND MORTGAGE.	15,878	129,755	10,197	326			7,459	
25	TD MORTGAGE.....	7,991,846	8,302,814	245,481	531,595	7,672		66,179	
26	TD PACIFIC MORTGAGE CORP.....	1,552,193	668,737	18,592	193,584			18,078	
27	VICTORIA AND GREY MTGE.....	1,427	653,884	25,407	112			992	
	TOTAL, 1991.....	56,047,369	97,405,662	3,884,618	5,369,108	175,490	6,466	635,240	

(1) MAXIMUM STATUTORY VALUES ARE: AMORTIZED VALUES FOR SECURITIES ISSUED OR GUARANTEED BY THE GOVERNMENT OF CANADA OR BY THE GOVERNMENT OF ANY PROVINCE OF CANADA; MARKET VALUE FOR ALL OTHER SECURITIES.



1991 COMPAGNIES DE PRET - LOAN COMPANIES ('000)  
TABLEAU VIII - PASSIF ET AVOIR DES ACTIONNAIRES

SHAREHOLDERS' EQUITY-AVOIR DES ACTIONNAIRES									
NO.	PROVISION FOR DEFICIENCY OF MAXIMUM STATUTORY VALUE	DEFERRED INCOME TAX	TOTAL	CAPITAL	GENERAL RESERVE AND/OR CONTRIBUTED SURPLUS	INVESTMENT RESERVES	RETAINED EARNINGS	TOTAL	TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY
NO.	PROVISION POUR MOINS-VALUE DE PLACEMENTS (1)	IMPOTS SUR LE REVENU REPORTES	TOTAL	CAPITAL	RESERVE GENERALE ET/OU EXCEDENT VERSE	RESERVES DE PLACEMENTS	BENEFICES NON REPARTIS	TOTAL	TOTAL PASSIF ET AVOIR DES ACTIONNAIRES
	\$	\$	\$	\$	\$	\$	\$	\$	\$
1		35,674	19,159,327	785,002			-50,289	734,713	19,894,040
2	9,537	30,573	29,995,636	170,683	745,348		356,556	1,272,587	31,269,223
3	2,487	313	1,235,600	10,778	16,086		13,778	40,642	1,276,242
4		26,641	28,007,617	980,000	75		145,083	1,125,158	29,132,775
5		182	60,551	16,502			17,638	34,140	94,691
6			24,405	1,248	120	120	1,352	2,840	27,245
7	386		313,771	12,500	327		-724	12,103	325,874
8			236,734	43,634	6,053	-807	-154	48,726	285,460
9		66	135,952	7,100	250		2,798	10,148	146,100
10	833		83,706	9,322	687		-2,173	7,836	91,542
11			3,079,308	123,003			821	123,824	3,203,132
12		1,680	2,921,359	127,500			19,074	146,574	3,067,933
13		435	259,381	9,864	2,675		-175	12,364	271,745
14			1,114	2,862	31		-551	2,342	3,456
15			27,023	19,090			4	19,094	46,117
16			421	24,257			17	24,274	24,695
17		8,805	8,375,369	264,300	44,400		39,204	347,904	8,723,273
18		69	47,145	4,000			2,084	6,084	53,229
19		27,729	32,040,364	89,720	72,874		1,331,278	1,493,872	33,534,236
20	783		1,386	5,005	26		-156	4,875	6,261
21		40,236	16,967,211	365,110	2,300		280,450	647,860	17,615,071
22			154,277	40,699	213		-17,232	23,680	177,957
23			139,517	24,728	3,934	-203	468	28,927	168,444
24			163,615	10,501	75	39	-240	10,375	173,990
25		2,573	17,148,160	485,002			205,224	690,226	17,838,386
26			2,451,184	115,000			16,834	131,834	2,583,018
27		1,148	682,970	19,693	2,056		7,390	29,139	712,109
	14,026	176,124	163,714,103	3,767,103	897,530	-851	2,368,359	7,032,141	170,746,244

(1) LES VALEURS STATUTAIRES MAXIMALES SONT: LES VALEURS AMORTIES DES TITRES EMIS OU GARANTIS PAR LE GOUVERNEMENT DU CANADA OU PAR LE GOUVERNEMENT D'UNE PROVINCE CANADIENNE; LA VALEUR AU MARCHÉ DE TOUS LES AUTRES TITRES.

1991 LOAN COMPANIES - COMPAGNIES DE PRET ('000)  
TABLE IX - STATEMENT OF INCOME AND EXPENSES

NO.	COMPANY	INVESTMENT INCOME EARNED	FEES AND COMMISSIONS EARNED ON AGENCY FUNDS	OTHER	TOTAL INCOME	INTEREST INCURRED	SALARIES AND STAFF BENEFITS
NO.	COMPAGNIE	REVENU DE PLACEMENT REALISE (1)	HONORAIRES ET COMMISSIONS SUR LES FONDS D'AGENCE	AUTRE	REVENU TOTAL	INTERET ENGAGE (1)	TRAITEMENTS ET AVANTAGES SOCIAUX
		\$	\$	\$	\$	\$	\$
1	BANK OF MONTREAL MORTGAGE.....	2,032,970		15	2,032,985	1,743,681	14
2	CANADA TRUSTCO MORTGAGE.....	3,184,638		152,327	3,336,965	2,444,390	297,526
3	CENTRAL GUARANTY MORT. CORP....	99,491		555	100,046	85,556	
4	CIBC MORTGAGE.....	3,237,161		7,275	3,244,436	2,635,304	10,987
5	CITIBANK CANADA MORT. CORP....	9,631		23	9,654	5,613	453
6	EVANGELINE SAVINGS.....	3,091		192	3,283	2,538	347
7	FIRST CITY MORTGAGE.....	34,493		291	34,784	31,585	
8	FOCUS NATIONAL MORT.....	29,187		311	29,498	22,764	1,895
9	GRANVILLE SAVINGS.....	20,210		1,472	21,682	15,528	1,138
10	GUARDCOR LOAN CO.....	12,140		36	12,176	11,014	
11	HONGKONG BANK.....	318,072		2,913	320,985	239,030	
12	LAURENTIAN BANK OF CANADA.....						
13	LEAGUE SAVINGS.....	29,865		1,183	31,048	24,036	875
14	MANDATE NATIONAL MTGE.....	453		85	538	117	
15	MORGUARD MORTGAGE.....	6,921		63	6,984	4,879	
16	MTC MORTGAGE.....	311			311		42
17	NATIONAL BANK MORT. CORP.....	973,628		25	973,653	784,113	428
18	NATIONAL BANK OF GREECE.....	6,064			6,064	5,079	56
19	ROYAL BANK MORTGAGE.....	4,002,569		1,835	4,004,404	2,828,843	10
20	ROYAL TRUSTCO MORT.....	157			157		
21	SCOTIA MORTGAGE CORP.....	1,845,689		6,718	1,852,407	1,394,495	4,994
22	SECURITY HOME MTGE. INV. CORP.	20,328			20,328	15,992	42
23	SEEL MORTGAGE.....	19,059		46	19,105	13,538	1,456
24	SUN LIFE SAVINGS AND MORTGAGE.	15,501		198	15,699	14,011	
25	TD MORTGAGE.....	2,060,050		13,301	2,073,351	1,460,290	
26	TD PACIFIC MORTGAGE CORP.....	288,845		2,115	290,960	183,471	
27	VICTORIA AND GREY MTGE.....	67,263			67,263	59,026	877
	TOTAL, 1991.....	18,317,787		190,979	18,508,766	14,024,893	321,140

1991 COMPAGNIES DE PRET - LOAN COMPANIES ('000)  
TABLEAU IX - ETAT DES REVENUS ET DES DEPENSES

NO.	OTHER OPERATING EXPENSES	DEPRECIATION	TOTAL EXPENSES	PROFIT BEFORE GAINS OR LOSSES ON INVESTMENTS	NET GAIN (LOSS) ON INVEST- MENTS	PROFIT BEFORE TAXES	INCOME TAXES	NET PROFIT
NO.	AUTRES FRAIS D'EXPLOI- TATION	AMORTISSEMENT	DEPENSES TOTALES	BENEFICE AVANT PROFIT OU PERTE SUR REALISATION DE PLACEMENTS	PROFIT NET SUR REALISATION DE PLACEMENTS	BENEFICE AVANT IMPOTS SUR LE REVENU	IMPOTS SUR LE REVENU	BENEFICE NET
	\$	\$	\$	\$	\$	\$	\$	\$
1	216,046		1,959,741	73,244		73,244	30,973	42,271
2	239,052	45,157	3,026,125	310,840	-94,955	215,885	55,095	160,790
3	15,736	41	101,333	-1,287	743	-544	92	-636
4	388,420	709	3,035,420	209,016	-48,228	160,788	66,667	94,121
5	287		6,353	3,301		3,301	1,305	1,996
6	185	17	3,087	196	-96	100	-16	116
7	8,545	6	40,136	-5,352	1	-5,351	850	-6,201
8	1,491	2	26,152	3,346	-1,617	1,729	79	1,650
9	1,086	54	17,806	3,876	-3,099	777	309	468
10	1,342	2	12,358	-182	-1,321	-1,503	-598	-905
11	79,308		318,338	2,647		2,647	322	2,325
12								
13	4,582	473	29,966	1,082	19	1,101	169	932
14	153		270	268	-27	241		241
15	2,119		6,998	-14		-14		-14
16	59		101	210		210	28	182
17	89,415		873,956	99,697	11,799	111,496	29,674	81,822
18	265		5,400	664		664	257	407
19	182,399		3,011,252	993,152		993,152	330,128	663,024
20	120		120	37	-600	-563	-9	-554
21	167,127	27	1,566,643	285,764		285,764	125,800	159,964
22	12,269	21	28,324	-7,996		-7,996	-78	-7,918
23	2,660		17,654	1,451	292	1,743		1,743
24	2,536	19	16,566	-867	24	-843	-343	-500
25	521,486		1,981,776	91,575		91,575	36,295	55,280
26	93,369		276,840	14,120		14,120	6,030	8,090
27	3,593		63,496	3,767	-281	3,486	1,201	2,285
	2,033,650	46,528	16,426,211	2,082,555	-137,346	1,945,209	684,230	1,260,979

1991 LOAN COMPANIES - COMPAGNIES DE PRET ('000)  
TABLE X - STATEMENT OF RETAINED EARNINGS

NO.	COMPANY	BALANCE AT BEGINNING OF YEAR	ADD-AJOUTER		DEDUCT - DEDUIRE		TRANSFER TO - VIRER AUX	
			NET PROFIT	OTHER ITEMS	DIVIDENDS TO SHAREHOLDERS	GENERAL RESERVE	INVESTMENT RESERVES	
NO.	COMPAGNIE	SOLDE AU DEBUT DE L'ANNEE	BENEFICE NET	AUTRES POSTES	DIVIDENDES AUX ACTIONNAIRES	RESERVE GENERALE	RESERVES DE PLACEMENTS	OTHER
							MORTGAGES	AUTRES
							PRETS HYPOTHECAIRES	AUTRES
		\$	\$	\$	\$	\$	\$	\$
1	BANK OF MONTREAL MORTGAGE.....	-44,315	42,271		44,360			
2	CANADA TRUSTCO MORTGAGE.....	276,251	160,790		104,050			
3	CENTRAL GUARANTY MORT. CORP....	11,662	-636					
4	CIBC MORTGAGE.....	57,635	94,121		33,876			
5	CITIBANK CANADA MORT. CORP....	14,783	1,996					
6	EVANGELINE SAVINGS.....	1,250	116		137		-86	
7	FIRST CITY MORTGAGE.....	3,804	-6,201	3,747	1,987			
8	FOCUS NATIONAL MORT.....	523	1,650		2,327			
9	GRANVILLE SAVINGS.....	1,793	468					
10	GUARDCOR LOAN CO.....	-965	-905					
11	HONGKONG BANK.....	-1,799	2,325					
12	LAURENTIAN BANK OF CANADA.....	6,498	12,626					
13	LEAGUE SAVINGS.....	-388	932		385		400	
14	MANDATE NATIONAL MTGE.....	-573	241	26	268			
15	MORGUARD MORTGAGE.....	739	-14		783			
16	MTC MORTGAGE.....		182		138			
17	NATIONAL BANK MORT. CORP.....	39,821	81,822		82,022			
18	NATIONAL BANK OF GREECE.....	1,677	407					
19	ROYAL BANK MORTGAGE.....	669,014	663,024		760			
20	ROYAL TRUSTCO MORT.....	-15	-554					
21	SCOTIA MORTGAGE CORP.....	124,381	159,964					
22	SECURITY HOME MTGE. INV. CORP.	-10,141	-7,918					
23	SEEL MORTGAGE.....	80	1,743		1,355			
24	SUN LIFE SAVINGS AND MORTGAGE.	379	-500				-146	
25	TD MORTGAGE.....	149,465	55,280					
26	TD PACIFIC MORTGAGE CORP.....	17,216	8,090					
27	VICTORIA AND GREY MTGE.....	10,676	2,285		5,000			
	TOTAL, 1991.....	1,329,451	1,273,605	3,773	277,448		168	

1991 COMPAGNIES DE PRET - LOAN COMPANIES ('000)  
TABLEAU X - ETAT DES BENEFICES NON REPARTIS

=====				
DEDUCT-DEDUIRE				
-----				
CHANGE IN				
-				
CHANGEMENTS				
-----				
NO.	PROVISION FOR DEFICIENCY OF MAXIMUM STATUTORY VALUE	ASSETS NOT ADMITTED	OTHER ITEMS	BALANCE AT END OF YEAR
NO.	PROVISION POUR MOINS-VALUE DE PLACEMENTS	ACTIF NON AGREE	AUTRES POSTES	SOLDE EN FIN D'ANNEE
	\$	\$	\$	\$
1		3,885		-50,289
2	-51,493	5,262		379,222
3	-2,706	-46		13,778
4	-28,439	1,236		145,083
5		-859		17,638
6	-25	-12		1,352
7	122	-31	-4	-724
8				-154
9	-21	-516		2,798
10	-281	584		-2,173
11		-295		821
12		50		19,074
13		-66		-175
14		-23		-551
15		-62		4
16		27		17
17		417		39,204
18				2,084
19				1,331,278
20	-459	46		-156
21		3,895		280,450
22		-827		-17,232
23				468
24		265		-240
25		-479		205,224
26		8,472		16,834
27	-330	901		7,390
	-83,632	21,824	-4	2,391,025

TABLE XI- ASSETS (BOOK VALUE) ('000)

NO.	ASSOCIATION	LOANS TO MEMBERS (LESS PROVI- SION FOR LOANS IN DEFAULT)	CASH	TREASURY BILLS AND SHORT TERM DEPOSITS	BONDS	SHARES
NO.	ASSOCIATION	PRETS AUX MEMBRES (MOINS PROVI- SION POUR PRETS EN SOUFFRANCE)	ENCAISSE	BONS DU TRESOR ET DEPOTS A COURT TERME	OBLIGATIONS	ACTIONS
		\$	\$	\$	\$	\$
1	CAN. COOPERATIVE CREDIT SOC...	90,911	50,294	171,349	532,268	1,274
2	B.C. CENTRAL CREDIT UNION.....	237,773	45,521	818,458	636,040	32,733
3	COOP. CREDIT SOC. OF MAN.....	16,865	6,088	72,450	601,921	11,806
4	CREDIT UNION FED. OF ALBERTA...					
5	NOVA SCOTIA CRED. UNION LEAGUE	7,378	4,896	74,950	1,838	2,092
6	ONTARIO CREDIT UNION LEAGUE...	19,546	21,109	809,157	366,763	33,573
7	SASK. COOP. CREDIT SOCIETY....	104,204	16,280	1,143,875	596,723	46,434
	TOTAL, 1991.....	476,677	144,188	3,090,239	2,735,553	127,912

TABLE XII - LIABILITIES AND MEMBERS' EQUITY ('000)

NO.	ASSOCIATION	DEPOSITS-DEPOTS		OTHER BORROWED MONEY	BANK LOANS AND BANK OVERDRAFTS	INTEREST DUE AND ACCRUED ON DEPOSITS, BORROWED MONEY AND BANK LOANS	EXPENSES DUE AND ACCRUED AND OTHER LIABILITIES	PROVISION FOR INTEREST ON SHARE CAPITAL
NO.	ASSOCIATION	DEMAND	TERM	AUTRES EMPRUNTS	PRETS BANCAIRES ET DECOUVERTS DE BANQUE	INTERETS COURUS ET A PAYER SUR DEPOTS EMPRUNTS ET PRETS BANCAIRES	FRAIS COURUS ET A PAYER ET AUTRE PASSIF	PROVISION POUR INTERETS SUR CAPITAL
		\$	\$	\$	\$	\$	\$	\$
1	CAN. COOPERATIVE CREDIT SOC...	349,800	395,817	14,920	50	4,839	3,429	
2	B.C. CENTRAL CREDIT UNION.....	951,948	683,947	61,253	7,500	37,508	2,273	4,883
3	COOP. CREDIT SOC. OF MAN.....	398,150	270,608			24,922	2,096	
4	CREDIT UNION FED. OF ALBERTA.....							
5	NOVA SCOTIA CRED. UNION LEAGUE	64,939	24,246		301	810	212	
6	ONTARIO CREDIT UNION LEAGUE....	98,527	1,152,000			9,861	6,333	
7	SASK. COOP. CREDIT SOCIETY....	631,464	1,155,339			25,631	5,449	10,303
	TOTAL, 1991.....	2,494,828	3,681,957	76,173	7,851	103,571	19,792	15,186

TABLE XIII - STATEMENT OF INCOME AND EXPENSES ('000)

INCOME-REVENU						
NO.	ASSOCIATION	LOANS	INVESTMENTS	OTHER INCOME	TOTAL	INTEREST
NO.	ASSOCIATION	PRETS	PLACEMENTS	AUTRES REVENUS	TOTAL	INTERETS
		\$	\$	\$	\$	\$
1	CAN. COOPERATIVE CREDIT SOC...	11,073	51,208	423	62,704	51,060
2	B.C. CENTRAL CREDIT UNION.....	15,704	150,501	17,599	183,804	155,406
3	COOP. CREDIT SOC. OF MAN.....	2,739	73,659	10,802	87,200	69,332
4	CREDIT UNION FED. OF ALBERTA...					
5	NOVA SCOTIA CRED. UNION LEAGUE	1,457	6,412	5,543	13,412	6,436
6	ONTARIO CREDIT UNION LEAGUE...	7,573	107,390	20,157	135,120	105,367
7	SASK. COOP. CREDIT SOCIETY....	12,862	172,505	20,788	206,155	167,965
	TOTAL, 1991.....	51,408	561,675	75,312	688,395	555,566

CREDIT UNION FEDERATION OF ALBERTA LIMITED, STATEMENT NOT RECEIVED IN TIME FOR PUBLICATION.



TABLEAU XI - ACTIF (VALEUR COMPTABLE) ('000)

NO.	MORTGAGES	REAL ESTATE	INVESTMENTS IN SUBSIDIARIES	INVESTMENT INCOME DUE AND ACCRUED	OTHER ASSETS	TOTAL	ASSETS NOT ADMITTED	TOTAL ASSETS
NO.	PRETS HYPOTHECAIRES	IMMEUBLES	PLACEMENT DANS LES FILIALES	REVENU DE PLACEMENT COURU ET A RECEVOIR	AUTRES ACTIFS	TOTAL	ACTIF NON ADMIS	TOTAL DES ACTIFS
1	\$ 5,435	\$ 17,094	\$	\$ 5,310	\$ 1,294	\$ 875,229	\$ 392	\$ 874,837
2	673	11,558	33,421	40,812	2,712	1,859,701	2,503	1,857,198
3	3,619		966	19,393	3,411	736,519	1,994	734,525
4								
5	1,672	1,132	3,638	868	3,094	101,558	455	101,103
6	6,095		55,153	15,275	18,319	1,344,990	8,773	1,336,217
7	17,693	20,950	184	35,331	10,861	1,992,535	4,546	1,987,989
	35,187	50,734	93,362	116,989	39,691	6,910,532	18,663	6,891,869

TABLEAU XII - PASSIF ET AVOIR DES MEMBRES ('000)

NO.	PROVISION FOR DEFICIENCY OF STATUTORY VALUES	DEFERRED TAXES	TOTAL	CAPITAL	RESERVES - RESERVES	SURPLUS	TOTAL	TOTAL LIABILITIES AND MEMBERS' EQUITY
NO.	PROVISION POUR INSUFFISANCE DES VALEURS STATUTAIRES	IMPOTS SUR LE REVENU REPORTE	TOTAL	CAPITAL	GUARANTEE	BENEFICES NON REPARTIS	TOTAL	TOTAL DU PASSIF ET DES AVOIRS DES MEMBRES
1	\$ 5,400	\$	\$ 774,255	\$ 116,025	\$	\$ -10,043	\$ 100,582	\$ 874,837
2		948	1,750,260	83,337		23,601	106,938	1,857,198
3			695,776	36,158		2,591	38,749	734,525
4								
5			90,508	8,007		-12	10,595	101,103
6			1,266,721	75,173		-5,677	69,496	1,336,217
7		80	1,828,266	105,888		53,835	159,723	1,987,989
	5,400	1,028	6,405,786	424,588		10,460	486,083	6,891,869

TABLEAU XIII - ETAT DES REVENUS ET DEPENSES ('000)

NO.	SALARIES AND STAFF BENEFITS	OTHER	DEPRECIATION	TOTAL	EARNINGS BEFORE GAINS OR LOSSES ON INVESTMENTS AND LOANS	NET GAIN (LOSS) ON INVESTMENTS AND LOANS	EARNINGS BEFORE TAXES	INCOME TAXES	NET EARNINGS
NO.	TRAITEMENTS ET AVANTAGES SOCIAUX	AUTRES	AMORTISSEMENT	TOTAL	REVENU AVANT PROFIT OU PERTE SUR REALISATION DE PLACEMENTS ET PRETS	PROFIT (PERTE) SUR REALISATION DE PLACEMENTS ET PRETS	REVENU AVANT IMPOTS	IMPOTS SUR LE REVENU	REVENU NET
1	\$ 2,406	\$ 329	\$ 102	\$ 53,897	\$ 8,807	\$ -3,708	\$ 5,099	\$ 230	\$ 4,869
2	7,041	9,747	929	173,123	10,681	529	11,310	1,747	9,563
3	5,124	7,522	473	82,451	4,749	360	5,109	422	4,687
4									
5	2,023	4,033	192	12,684	728		728	105	623
6	9,691	16,007	1,105	132,170	2,950	149	3,099	60	3,039
7	14,174	8,932	1,437	192,508	13,647	-1,040	12,607	566	12,041
	40,459	46,570	4,238	646,833	41,562	-3,610	37,952	3,130	34,822

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1992

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SUMMARY OF ASSETS, LIABILITIES, INCOME, EXPENDITURES AND RETAINED  
EARNINGS FOR THE YEAR 1992  
FOR FEDERALLY INCORPORATED TRUST AND LOAN COMPANIES AND CERTAIN  
PROVINCIALY INCORPORATED TRUST AND LOAN COMPANIES SUPERVISED BY  
THE OFFICE OF THE SUPERINTENDENT OF FINANCIAL INSTITUTIONS  
PURSUANT TO AGREEMENTS WITH THE RESPECTIVE PROVINCIAL AUTHORITIES

SOMMAIRE DE L'ACTIF, DU PASSIF, DU REVENU, DES DÉPENSES ET DES  
BÉNÉFICES NON RÉPARTIS POUR L'EXERCICE 1992  
DES SOCIÉTÉS DE FIDUCIE ET DE PRÊT CONSTITUÉES SOUS LE RÉGIME  
FÉDÉRAL ET DE CERTAINES SOCIÉTÉS DE FIDUCIE ET DE PRÊT  
CONSTITUÉES SOUS LES RÉGIMES PROVINCIAUX ET SURVEILLÉES PAR LE  
BUREAU DU SURINTENDANT DES INSTITUTIONS FINANCIÈRES EN VERTU  
D'ACCORDS CONCLUS ENTRE L'ADMINISTRATION FÉDÉRALE ET LES  
ADMINISTRATIONS PROVINCIALES CONCERNÉES

1992 TRUST COMPANIES - SOCIÉTÉS DE FIDUCIE ('000)  
TABLE 1 - ASSETS (BOOK VALUE) - GUARANTEED TRUST FUNDS

NO.	COMPANY	CASH	TREASURY BILLS AND SHORT TERM DEPOSITS	BONDS	SHARES	COLLATERAL LOANS	CONSUMER LOANS
NO	SOCIÉTÉ	ENCAISSE	BONS DU TRÉSOR ET DÉPÔTS À COURT TERME	OBLIGATIONS	ACTIONS	PRÊTS SUR NANTISSEMENTS	PRÊTS A LA CONSOMMATION
		\$	\$	\$	\$	\$	\$
1	AGF TRUST.....	58	362	503	.....	.....	.....
2	BANK OF NOVA SCOTIA TRUST CO..	.....	.....	.....	.....	.....	.....
3	BAYSHORE TRUST.....	.....	26,522	21,970	.....	.....	1,375
4	CANADA TRUST.....	.....	399,747	22,389	128,122	10,822	8,819
5	CANWEST TRUST.....	.....	.....	.....	.....	.....	.....
6	CENTRAL GUARANTY TRUST.....	1,239,451	375,395	9,836	44,656	549,393	545,214
7	CIBC TRUST.....	2,707	32,984	4,594	.....	.....	68
8	CITIZENS TRUST.....	9,491	12,654	.....	.....	.....	11,314
9	CO-OPERATIVE TRUST.....	905	30,559	15,033	5,576	1,165	724
10	COMMERCIAL TRUST.....	.....	.....	.....	.....	.....	.....
11	CONFEDERATION TRUST CO.....	9,659	.....	50,067	15,005	1,341	30,467
12	EQUITABLE TRUST.....	2,405	5,324	908	.....	.....	.....
13	EVANGELINE TRUST.....	123	595	1,105	.....	15	.....
14	GENERAL TRUST.....	10,544	102,289	168,673	4,077	32	104,690
15	HOUSEHOLD TRUST COMPANY.....	4,777	104,462	1,684	23,967	9,753	38,047
16	INCOME TRUST.....	3,703	28,997	.....	739	3,380	1,294
17	INLAND TRUST.....	.....	9,932	12,514	10,271	.....	.....
18	INTERNATIONAL TRUST.....	44	18,954	.....	.....	.....	.....
19	INVESTORS GROUP TRUST.....	34,725	47,525	24,559	74,963	.....	4,378
20	MERCHANT PRIVATE TRUST.....	56	8,000	20,270	14,679	.....	.....
21	METROPOLITAN TRUST.....	13,573	56,602	26,966	.....	5,849	.....
22	MONTREAL TRUST.....	20,520	496,696	475,905	116,673	400,315	79,521
23	MUTUAL TRUST.....	2,443	41,148	52,454	10,976	81,455	.....
24	PEACE HILLS TRUST CO.....	.....	19,963	4,459	.....	23,632	11,029
25	PEOPLES TRUST.....	5,638	17,726	58,349	.....	.....	.....
26	PREMIER TRUST.....	401	.....	23,524	5,360	940	5,625
27	PRENOR TRUST.....	10,585	69,429	605	51,278	1,152	11,152
28	PROVINCIAL TRUST COMPANY.....	.....	.....	.....	.....	.....	.....
29	R-M TRUST CO.....	.....	.....	.....	.....	.....	.....
30	REGIONAL TRUST.....	.....	.....	.....	.....	.....	.....
31	ROYAL TRUST.....	82,538	453,080	1,078,022	53,653	1,618,938	569,871
32	SUN LIFE TRUST.....	39,886	214,449	157,105	10,674	37,098	575
33	TD TRUST COMPANY.....	.....	.....	.....	.....	.....	.....
	TOTAL, 1992.....	1,494,232	2,573,394	2,231,494	570,669	2,745,280	1,424,163

INLAND TRUST AND INVESTORS GROUP ARE INCORPORATED BY THE PROVINCE OF MANITOBA.

1992 SOCIÉTÉS DE FIDUCIE - TRUST COMPANIES (EN MILLIERS DE DOLLARS)  
TABLEAU I - ACTIF (VALEUR COMPTABLE) - FONDS GARANTIS

NO.	MORTGAGES AND SALE AGREEMENTS	INVESTMENT INCOME DUE AND ACCRUED	OTHER ASSETS	TOTAL GUARANTEED TRUST FUNDS
NO	PRÊTS HYPOTHÉCAIRES ET CONVENTIONS DE VENTE	REVENU DE PLACEMENT ÉCHU ET COURU	AUTRES ACTIFS	TOTAL DES FONDS GARANTIS
	\$	\$	\$	\$
1	66,096	579	669	68,267
2	.....	.....	.....	.....
3	343,942	4,638	23,509	421,956
4	3,867,830	16,674	36,129	4,490,532
5	.....	.....	.....	.....
6	6,984,184	59,697	340,874	10,148,700
7	476,979	4,266	422	522,020
8	282,819	1,805	2,998	321,081
9	895,251	22,397	1,512	973,122
10	.....	.....	.....	.....
11	865,769	12,410	4,981	989,699
12	114,409	1,016	202	124,264
13	15,165	140	43	17,186
14	975,269	13,975	63,210	1,442,759
15	1,268,475	7,506	18,354	1,477,025
16	280,990	2,406	1,362	322,871
17	103,541	1,047	236	137,541
18	510	117	.....	19,625
19	820,524	9,217	15,455	1,031,346
20	87,994	1,034	12	132,045
21	829,333	9,688	12,131	954,142
22	5,150,479	55,707	175,003	6,970,819
23	1,223,824	11,216	87,659	1,511,175
24	57,602	2,983	11	119,679
25	139,584	1,671	947	223,915
26	589,888	4,341	90	630,169
27	842,640	2,787	10,062	999,690
28	.....	.....	.....	.....
29	.....	.....	.....	.....
30	55,150	.....	.....	55,150
31	10,205,204	177,882	105,795	14,344,983
32	2,405,809	26,576	170,102	3,062,274
33	.....	.....	.....	.....
	38,949,260	451,775	1,071,768	51,512,035

INLAND TRUST ET INVESTORS GROUP SONT CONSTITUÉES PAR LA PROVINCE DU MANITOBA.

1992 TRUST COMPANIES - SOCIÉTÉS DE FIDUCIE ('000)  
TABLE II - ASSETS (BOOK VALUE) - COMPANY FUNDS

NO.	COMPANY	CASH	TREASURY BILLS AND SHORT TERM DEPOSITS	BONDS	SHARES	COLLATERAL LOANS	CONSUMER LOANS	MORTGAGES AND SALE AGREEMENTS
NO	SOCIÉTÉ	ENCAISSE	BONS DU TRÉSOR ET DÉPÔTS À COURT TERME	OBLIGATIONS	ACTIONS	PRÊTS SUR NANTISSEMENTS	PRÊTS A LA CONSOMMATION	PRÊTS HYPOTHÉCAIRES ET CONVENTIONS DE VENTE
		\$	\$	\$	\$	\$	\$	\$
1	AGF TRUST.....	69	3,247	1,203	3,346	815		
2	BANK OF NOVA SCOTIA TRUST CO..		10,095					
3	BAYSHORE TRUST.....		4,000		8,680			
4	CANADA TRUST.....	41	2,520	346	43,575			
5	CANWEST TRUST.....	267		16,235	1,207			
6	CENTRAL GUARANTY TRUST.....				15,995			
7	CIBC TRUST.....	179	5,724					494
8	CITIZENS TRUST.....	1,211	2,889					216
9	CO-OPERATIVE TRUST.....		22	5,497				4,551
10	COMMERCIAL TRUST.....	112	948	2,059				
11	CONFEDERATION TRUST CO.....	1,616	35,000	56,429	15,135			
12	EQUITABLE TRUST.....			250		1,220		
13	EVANGELINE TRUST.....	258					9	1,440
14	GENERAL TRUST.....		9,125	20,883	6,340		4	9,259
15	HOUSEHOLD TRUST COMPANY.....						49,759	59,225
16	INCOME TRUST.....	215		1,713	1,242			
17	INLAND TRUST.....	7	2,866	3,850	173	822		
18	INTERNATIONAL TRUST.....	39	8,140	1,027				
19	INVESTORS GROUP TRUST.....	296	1,690	295	62,628			17,230
20	MERCHANT PRIVATE TRUST.....			8,997		1,387	393	312
21	METROPOLITAN TRUST.....	38						
22	MONTREAL TRUST.....		233,201	25,822	67,395			6,621
23	MUTUAL TRUST.....	24		25	22,281			
24	PEACE HILLS TRUST CO.....	4,696	5,731	5,530	478			699
25	PEOPLES TRUST.....	103	396			132	342	
26	PREMIER TRUST.....							
27	PRENOR TRUST.....	525			22,101			11,259
28	PROVINCIAL TRUST COMPANY.....	2	100	1,100				
29	R-M TRUST CO.....	73	9,936					
30	REGIONAL TRUST.....		7,487					990
31	ROYAL TRUST.....			201,676	215,611	8,098		10
32	SUN LIFE TRUST.....	14,410		2,895	8,582			4,521
33	TD TRUST COMPANY.....	10,124						
	TOTAL, 1992.....	34,305	343,117	355,832	494,769	12,474	50,507	116,827

1992 SOCIÉTÉS DE FIDUCIE - TRUST COMPANIES (EN MILLIERS DE DOLLARS)  
TABLEAU II - ACTIF (VALEUR COMPTABLE) - FONDS DE LA SOCIÉTÉ

NO. - NO	REAL ESTATE - IMMEUBLES	INVESTMENTS IN SUBSIDIARIES - PLACEMENTS DANS LES FILIALES	ADVANCES TO E.T.A. - AVANCES AUX SUCCESIONS S.F.A.	ACCRUED E.T.A. FEES - HONORAIRES ET FRAIS COURUS POUR L'ADMINIS- TRATION DES S.F.A.	INVESTMENT INCOME DUE AND ACCRUED - REVENU DE PLACEMENT ÉCHU ET COURU	OTHER ASSETS - AUTRES ACTIFS	TOTAL - TOTAL	DEDUCT ASSETS NOT ADMITTED - MOINS ACTIF NON AGRÉÉ	TOTAL COMPANY FUNDS - TOTAL DES FONDS DE LA SOCIÉTÉ
	\$	\$	\$	\$	\$	\$	\$	\$	\$
1	.....	.....	.....	91	53	2,807	11,631	254	11,377
2	.....	.....	.....	.....	19	.....	10,114	.....	10,114
3	.....	909	.....	.....	232	13,982	27,803	1,622	26,181
4	4,869	50,807	79,049	.....	669	143,326	325,202	17,612	307,590
5	.....	1,375	.....	.....	29	295	19,408	.....	19,408
6	.....	.....	.....	.....	209	25,349	41,553	17,517	24,036
7	.....	.....	7	36	123	37,362	43,925	2,524	41,401
8	38	.....	.....	.....	202	13,690	18,246	1,489	16,757
9	7,978	6,777	.....	.....	282	34,761	59,868	2,399	57,469
10	.....	.....	22	26	62	44	3,273	44	3,229
11	.....	.....	.....	.....	1,490	7,760	117,430	4,832	112,598
12	.....	.....	.....	.....	10	9,626	11,106	192	10,914
13	.....	.....	.....	.....	11	64	1,782	27	1,755
14	2,653	15,277	.....	86	1,889	14,189	79,705	1,260	78,445
15	8,391	.....	.....	.....	1,707	10,659	129,741	12,861	116,880
16	4,000	8,191	20	109	53	7,359	22,902	1,713	21,189
17	.....	.....	.....	.....	112	4,805	12,635	1,512	11,123
18	.....	.....	793	.....	144	3,722	13,865	236	13,629
19	.....	.....	.....	1,094	460	2,587	86,280	4,648	81,632
20	737	.....	.....	.....	257	2,153	14,236	1,909	12,327
21	.....	19,414	.....	.....	.....	35,455	54,907	6,045	48,862
22	29,321	78,945	2,568	4,312	1,686	125,088	574,959	111,362	463,597
23	.....	14,277	.....	.....	28	56,571	93,206	10,385	82,821
24	.....	.....	.....	.....	248	-175	17,207	235	16,972
25	.....	.....	.....	.....	1	19,266	20,240	789	19,451
26	154	.....	.....	.....	.....	33,085	33,239	1,882	31,357
27	3,452	56	.....	88	186	29,337	67,004	21,688	45,316
28	.....	.....	.....	.....	24	.....	1,226	.....	1,226
29	.....	.....	.....	304	.....	54,877	65,190	42,477	22,713
30	.....	.....	.....	.....	452	3,170	12,099	3,157	8,942
31	9,840	.....	33,861	.....	.....	803,639	1,272,735	211,158	1,061,577
32	5,570	17,028	.....	.....	155	242,575	295,736	100,689	195,047
33	.....	.....	.....	.....	.....	.....	10,124	.....	10,124
	77,003	213,056	116,320	6,146	10,793	1,737,428	3,568,577	582,518	2,986,059



1992 TRUST COMPANIES - SOCIÉTÉS DE FIDUCIE ('000)  
TABLE III - LIABILITIES - GUARANTEED TRUST FUNDS  
TABLEAU III - PASSIF - FONDS GARANTIS

DEPOSITS AND CERTIFICATES							
DÉPÔTS ET CERTIFICATS							
NO.	COMPANY	DEMAND	TERM	ACCRUED INTEREST	BANK OVERDRAFTS	OTHER LIABILITIES	TOTAL GUARANTEED TRUST FUNDS
NO	SOCIÉTÉ	À DEMANDE	À TERME	INTÉRÊT COURU	DÉCOUVERTS BANCAIRES	AUTRES PASSIFS	TOTAL DES FONDS GARANTIS
		\$	\$	\$	\$	\$	\$
1	AGF TRUST.....	225	62,738	2,851		2,453	68,267
2	BANK OF NOVA SCOTIA TRUST CO..						
3	BAYSHORE TRUST.....		391,011	16,784	516	13,645	421,956
4	CANADA TRUST.....	1,081,935	3,159,517	108,836		140,244	4,490,532
5	CANWEST TRUST.....						
6	CENTRAL GUARANTY TRUST.....	2,361,409	7,477,085	295,988		14,218	10,148,700
7	CIBC TRUST.....	1,890	461,849	18,629		39,652	522,020
8	CITIZENS TRUST.....	38,467	260,778	8,432		13,404	321,081
9	CO-OPERATIVE TRUST.....	2,279	883,900	47,654		39,289	973,122
10	COMMERCIAL TRUST.....						
11	CONFEDERATION TRUST CO.....	126,887	776,617	84,935		1,260	989,699
12	EQUITABLE TRUST.....		110,804	3,852		9,608	124,264
13	EVANGELINE TRUST.....	225	16,222	684		55	17,186
14	GENERAL TRUST.....	163,501	1,218,285	47,866		13,107	1,442,759
15	HOUSEHOLD TRUST COMPANY.....	26,326	1,353,558	95,970		1,171	1,477,025
16	INCOME TRUST.....	26,233	275,791	13,800	5	7,042	322,871
17	INLAND TRUST.....	14,324	113,774	4,547	1,603	3,293	137,541
18	INTERNATIONAL TRUST.....	17,775	632	35		1,183	19,625
19	INVESTORS GROUP TRUST.....	104,345	801,706	127,855		-2,560	1,031,346
20	MERCHANT PRIVATE TRUST.....	18	127,760	3,857	33	377	132,045
21	METROPOLITAN TRUST.....	64,230	824,421	29,438		36,053	954,142
22	MONTREAL TRUST.....	984,973	5,651,840	212,070		121,936	6,970,819
23	MUTUAL TRUST.....	26,750	1,354,308	51,204	39	78,874	1,511,175
24	PEACE HILLS TRUST CO.....	58,875	59,300	1,319		185	119,679
25	PEOPLES TRUST.....	4	194,554	15,492		13,865	223,915
26	PREMIER TRUST.....	36,521	541,055	20,240	1,055	31,298	630,169
27	PRENOR TRUST.....	116,732	841,002	35,315		6,641	999,690
28	PROVINCIAL TRUST COMPANY.....						
29	R-M TRUST CO.....						
30	REGIONAL TRUST.....	496	44,665	4,294		5,695	55,150
31	ROYAL TRUST.....	2,909,724	10,520,063	401,632		513,564	14,344,983
32	SUN LIFE TRUST.....	321,827	2,343,882	179,009	63,768	153,788	3,062,274
33	TD TRUST COMPANY.....						
	TOTAL, 1992.....	8,485,971	39,867,117	1,832,588	67,019	1,259,340	51,512,035



1992 TRUST COMPANIES - SOCIÉTÉS DE FIDUCIE ('000)  
TABLE IV - LIABILITIES AND SHAREHOLDERS' EQUITY - COMPANY FUNDS

		LIABILITIES				
		PASSIF				
NO.	COMPANY	BORROWED MONEY AND BANK OVER- DRAFTS	INCOME TAX PAYABLE	DIVIDENDS PAYABLE	EXPENSES DUE AND ACCRUED AND OTHER LIABILITIES	PROVISION FOR DEFICIENCY OF MAXIMUM STATUTORY VALUES
NO	SOCIÉTÉS	EMPRUNTS ET DÉCOUVERTS BANCAIRES	IMPÔTS SUR LE REVENU À PAYER	DIVIDENDES À PAYER	FRAIS COURUS ET À PAYER ET AUTRES PASSIFS	PROVISION POUR MOINS- VALUE DE PLACEMENTS (1)
		\$	\$	\$	\$	\$
1	AGF TRUST.....				1,064	77
2	BANK OF NOVA SCOTIA TRUST CO..		64		47	
3	BAYSHORE TRUST.....	99			533	
4	CANADA TRUST.....		5,806		74,261	8,831
5	CANWEST TRUST.....				13	379
6	CENTRAL GUARANTY TRUST.....				138,532	2,333
7	CIBC TRUST.....				4,270	58
8	CITIZENS TRUST.....				713	
9	CO-OPERATIVE TRUST.....		1,061		607	1
10	COMMERCIAL TRUST.....				77	
11	CONFEDERATION TRUST CO.....				8,265	5,962
12	EQUITABLE TRUST.....	21	4		887	
13	EVANGELINE TRUST.....				99	
14	GENERAL TRUST.....	11,433			21,013	4,789
15	HOUSEHOLD TRUST COMPANY.....	11,440			29,673	3,316
16	INCOME TRUST.....	1,500			4,464	118
17	INLAND TRUST.....	264			127	
18	INTERNATIONAL TRUST.....				1,690	
19	INVESTORS GROUP TRUST.....	18,004	2,113		879	
20	MERCHANT PRIVATE TRUST.....	20			961	
21	METROPOLITAN TRUST.....				357	
22	MONTREAL TRUST.....	10,695			53,480	27,095
23	MUTUAL TRUST.....				1,060	
24	PEACE HILLS TRUST CO.....				292	67
25	PEOPLES TRUST.....		1,477		2,697	
26	PREMIER TRUST.....				251	
27	PRENOR TRUST.....	8,000			2,310	10,124
28	PROVINCIAL TRUST COMPANY.....		2		11	
29	R-M TRUST CO.....	6,011			36,452	
30	REGIONAL TRUST.....	927			626	
31	ROYAL TRUST.....	150,321		7	354,859	1,570
32	SUN LIFE TRUST.....	3,211			30,633	1,722
33	TD TRUST COMPANY.....		10		184	
	TOTAL, 1992.....	221,946	10,537	7	771,387	66,442

(1) MAXIMUM STATUTORY VALUES ARE: AMORTIZED VALUES FOR SECURITIES ISSUED OR GUARANTEED BY THE GOVERNMENT OF CANADA OR BY THE GOVERNMENT OF ANY PROVINCE OF CANADA; MARKET VALUE FOR ALL OTHER SECURITIES.

1992 SOCIÉTÉS DE FIDUCIE - TRUST COMPANIES (EN MILLIERS DU DOLLARS)  
TABLEAU IV - PASSIF ET AVOIR DES ACTIONNAIRES - FONDS DE LA SOCIÉTÉ

SHAREHOLDERS' EQUITY								
AVOIR DES ACTIONNAIRES								
NO.	DEFERRED INCOME TAX	TOTAL	CAPITAL	GENERAL RESERVE AND/OR CONTRIBUTED SURPLUS	INVESTMENT RESERVES	RETAINED EARNINGS	TOTAL	TOTAL COMPANY FUNDS
NO	IMPÔTS SUR LE REVENU REPORTÉS	TOTAL	CAPITAL	RÉSERVE GÉNÉRALE ET/OU EXCÉDENT VERSÉ	RÉSERVES DE PLACEMENTS	BÉNÉFICES NON REPARTIS	TOTAL	TOTAL DES FONDS DE LA SOCIÉTÉ
	\$	\$	\$	\$	\$	\$	\$	\$
1		1,141	9,700			536	10,236	11,377
2		111	10,000			3	10,003	10,114
3	2,134	2,766	18,697			4,718	23,415	26,181
4	5,569	94,467	32,160			180,963	213,123	307,590
5		392	23,924			-4,908	19,016	19,408
6		140,865	294,465	475,404		-886,698	-116,829	24,036
7		4,328	63,055	2,350		-28,332	37,073	41,401
8		713	14,698	509		837	16,044	16,757
9	264	1,933	39,566	14,666		1,304	55,536	57,469
10		77	2,000			1,152	3,152	3,229
11		14,227	144,521		-8,565	-37,585	98,371	112,598
12		912	8,717		-192	1,477	10,002	10,914
13		99	1,500			156	1,656	1,755
14	2	37,237	52,000			-10,792	41,208	78,445
15		44,429	78,000			-5,549	72,451	116,880
16		6,082	5,014	5,218		4,875	15,107	21,189
17	142	533	6,605			3,985	10,590	11,123
18		1,690	10,121	4,135		-2,317	11,939	13,629
19	-3,549	17,447	30,400	100		33,685	64,185	81,632
20		981	12,700			-1,354	11,346	12,327
21		357	96,040	6,429		-53,964	48,505	48,862
22		91,270	260,693	169,419		-57,785	372,327	463,597
23	738	1,798	63,050			17,973	81,023	82,821
24		359	15,041			1,572	16,613	16,972
25		4,174	2,663	7,341		5,273	15,277	19,451
26	219	470	10,006			20,881	30,887	31,357
27		20,434	27,694	25,389		-28,201	24,882	45,316
28		13	1,000			213	1,213	1,226
29		42,463	26,500			-46,250	-19,750	22,713
30		1,553	14,419			-7,030	7,389	8,942
31		506,757	722,561	111,640		-279,381	554,820	1,061,577
32		35,566	355,501			-196,020	159,481	195,047
33		194	10,000			-70	9,930	10,124
	5,519	1,075,838	2,463,011	822,600	-8,757	-1,366,633	1,910,221	2,986,059

(1) LES VALEURS RÉGLEMENTAIRES MAXIMALES SONT : LA VALEUR AMORTIE DES TITRES ÉMIS OU GARANTIS PAR LE GOUVERNEMENT DU CANADA OU PAR LE GOUVERNEMENT D'UNE PROVINCE CANADIENNE; LA VALEUR AU MARCHÉ DE TOUTS LES AUTRES TITRES.

1992 TRUST COMPANIES - SOCIÉTÉS DE FIDUCIE ('000)  
TABLE V - STATEMENT OF INCOME AND EXPENSES

NO.	COMPANY	INVESTMENT INCOME EARNED	FEES AND COMMISSIONS EARNED ON E.T.A.	OTHER	TOTAL INCOME	INTEREST INCURRED	SALARIES AND STAFF BENEFITS
NO	SOCIÉTÉ	REVENU DE PLACEMENT RÉALISÉ	HONORAIRES ET COMMISSIONS S.F.A.	AUTRES	REVENU TOTAL	INTÉRÊT ENGAGÉ	TRAITEMENTS ET AVANTAGES SOCIAUX
		\$	\$	\$	\$	\$	\$
1	AGF TRUST.....	7,916	197	312	8,425	6,514	577
2	BANK OF NOVA SCOTIA TRUST CO..	141	-----	-----	141	-----	-----
3	BAYSHORE TRUST.....	39,293	446	430	40,169	31,593	2,301
4	CANADA TRUST.....	402,683	101,890	20,316	524,889	304,504	94,553
5	CANWEST TRUST.....	1,616	-----	-----	1,616	-----	-----
6	CENTRAL GUARANTY TRUST.....	1,058,288	31,978	9,340	1,099,606	879,311	116,353
7	CIBC TRUST.....	33,743	1,213	1,343	36,299	27,511	4,605
8	CITIZENS TRUST.....	27,166	23	1,262	28,451	21,088	2,650
9	CO-OPERATIVE TRUST.....	98,395	4,427	2,919	105,741	80,607	8,578
10	COMMERCIAL TRUST.....	237	75	-----	312	-----	4
11	CONFEDERATION TRUST CO.....	101,647	2,608	4,061	108,316	103,177	8,712
12	EQUITABLE TRUST.....	11,528	-----	594	12,122	8,888	2,118
13	EVANGELINE TRUST.....	1,942	-----	52	1,994	1,601	-----
14	GENERAL TRUST.....	143,790	1,015	2,850	147,655	120,651	11,734
15	HOUSEHOLD TRUST COMPANY.....	142,374	309	8,858	151,541	120,998	5,571
16	INCOME TRUST.....	32,344	200	860	33,404	27,473	2,051
17	INLAND TRUST.....	14,253	1	176	14,430	11,536	783
18	INTERNATIONAL TRUST.....	2,437	4,461	3,284	10,182	970	4,980
19	INVESTORS GROUP TRUST.....	123,002	18,612	100	141,714	104,310	2,394
20	MERCHANT PRIVATE TRUST.....	11,392	799	404	12,595	9,464	763
21	METROPOLITAN TRUST.....	98,090	6,026	6,518	110,634	89,295	12,640
22	MONTREAL TRUST.....	665,484	76,167	4,282	745,933	546,417	60,202
23	MUTUAL TRUST.....	114,451	473	4,687	119,611	98,160	5,691
24	PEACE HILLS TRUST CO.....	13,447	1,225	623	15,295	10,606	2,421
25	PEOPLES TRUST.....	20,994	-----	8,014	29,008	18,118	1,223
26	PREMIER TRUST.....	65,444	-----	3,402	68,846	54,851	2,169
27	PRENOR TRUST.....	99,493	544	3,810	103,847	89,774	8,711
28	PROVINCIAL TRUST COMPANY.....	115	-----	-----	115	-----	-----
29	R-M TRUST CO.....	734	27,197	2,098	30,029	2,166	15,115
30	REGIONAL TRUST.....	7,758	-----	183	7,941	7,028	331
31	ROYAL TRUST.....	1,528,452	124,073	104,991	1,757,516	1,275,725	177,684
32	SUN LIFE TRUST.....	287,796	291	3,637	291,724	266,714	18,865
33	TD TRUST COMPANY.....	124	-----	-----	124	-----	5
	TOTAL, 1992.....	5,156,569	404,250	199,406	5,760,225	4,319,050	573,784

1992 - SOCIÉTÉS DE FIDUCIE - TRUST COMPANIES (EN MILLIERS DE DOLLARS)  
TABLEAU V - ETAT DES REVENUS ET DES DÉPENSES

NO. - NO	OTHER OPERATING EXPENSES - AUTRES FRAIS D'EXPLOI- TATION	DEPRECIATION - AMORTISSEMENT	TOTAL EXPENSES - DÉPENSES TOTALES	PROFIT BEFORE GAINS OR LOSSES ON INVESTMENTS - BÉNÉFICE AVANT PROFIT OU PERTE SUR RÉALISATION DE PLACEMENTS	NET GAIN (LOSS) ON INVEST- MENTS - PROFIT (PERTE) NET SUR RÉALISATION DE PLACEMENTS	PROFIT BEFORE TAXES - BÉNÉFICE AVANT IMPÔTS SUR LE REVENU	INCOME TAXES - IMPÔTS SUR LE REVENU	NET PROFIT - BÉNÉFICE NET
	\$	\$	\$	\$	\$	\$	\$	\$
1	1,700	7	8,798	-373	116	-257	-74	-183
2	74	-----	74	67	-----	67	64	3
3	2,846	198	36,938	3,231	-1,957	1,274	-141	1,415
4	49,635	31,034	479,726	45,163	-3,422	41,741	11,428	30,313
5	251	-----	251	1,365	-1,794	-429	-----	-429
6	286,227	6,411	1,288,302	-188,696	-145,296	-333,992	1,641	-335,633
7	4,290	326	36,732	-433	2,640	2,207	-----	2,207
8	2,737	115	26,590	1,861	-----	1,861	-----	1,861
9	8,530	620	98,335	7,406	-1,367	6,039	2,688	3,351
10	289	-----	293	19	-1	18	13	5
11	23,194	906	135,989	-27,673	847	-26,826	2,003	-28,829
12	1,099	-----	12,105	17	90	107	52	55
13	346	-----	1,947	47	-23	24	1	23
14	29,984	543	162,912	-15,257	-183	-15,440	9,282	-24,722
15	21,208	287	148,064	3,477	-13,075	-9,598	-4,577	-5,021
16	3,519	72	33,115	289	-3,346	-3,057	-1,496	-1,561
17	1,758	22	14,099	331	27	358	-195	553
18	3,309	91	9,350	832	-----	832	-----	832
19	14,304	104	121,112	20,602	-7,805	12,797	652	12,145
20	2,339	239	12,805	-210	-115	-325	-707	382
21	35,476	2,194	139,605	-28,971	966	-28,005	98	-28,103
22	186,537	3,074	796,230	-50,297	6,012	-44,285	-24,670	-19,615
23	14,103	396	118,350	1,261	4,142	5,403	-704	6,107
24	2,007	243	15,277	18	26	44	-7	51
25	5,951	82	25,374	3,634	-----	3,634	1,562	2,072
26	3,142	70	60,232	8,614	-2,828	5,786	2,259	3,527
27	10,265	1,102	109,852	-6,005	-14,622	-20,627	304	-20,931
28	16	-----	16	99	-----	99	50	49
29	17,532	928	35,741	-5,712	-----	-5,712	-1,927	-3,785
30	1,546	59	8,964	-1,023	-5,165	-6,188	-2,744	-3,444
31	212,042	19,040	1,684,491	73,025	-190,594	-117,569	-40,762	-76,807
32	135,268	3,431	424,278	-132,554	2,273	-130,281	-57,115	-73,166
33	179	-----	184	-60	-----	-60	10	-70
	1,081,703	71,594	6,046,131	-285,906	-374,454	-660,360	-103,012	-557,348

## TABLE VI - STATEMENT OF RETAINED EARNINGS

TOTAL, 1992.....	-607,266	-557,348	9,754	38,730	.....	-18	.....
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1992 SOCIÉTÉS DE FIDUCIE - TRUST COMPANIES (EN MILLIERS DE DOLLARS)  
TABLEAU VI - ETAT DES BÉNÉFICES NON REPARTIS

DEDUCT - DÉDUIRE				
CHANGE IN				
CHANGEMENTS				
NO.	PROVISION FOR DEFICIENCY OF MAXIMUM STATUTORY VALUE	ASSETS NOT ADMITTED	OTHER ITEMS	BALANCE AT END OF YEAR
-	-	-	-	-
NO	PROVISION POUR MOINS-VALUE DE PLACEMENTS	ACTIF NON AGRÉÉ	AUTRES POSTES	SOLDE EN FIN D'ANNÉE
	\$	\$	\$	\$
1	77	13		536
2				3
3		-189	392	4,718
4	4,278	1,313		180,963
5	-1,276			-4,908
6	-64,485	-20,811		-886,698
7	58	1,075		-28,332
8		-64		837
9	1	1,155		1,304
10		-12		1,152
11			2,229	-37,585
12				1,477
13		13	1	156
14	322	-9,701		-10,792
15	1,010	6,583		-5,549
16	63	870		4,875
17		515		3,985
18		-986		-2,317
19		-2,754		33,685
20		1,582	-173	-1,354
21		-8,926		-53,964
22	13,182	46,989		-57,785
23		7,038		17,973
24	67	-444		1,572
25		-1,909		5,273
26			-338	20,881
27	4,399	-1,999		-28,201
28				213
29		12,511		-46,250
30		2,548		-7,030
31	1,570	120,322		-279,381
32	1,722	55,229	1	-196,020
33				-70
	-39,012	209,961	2,112	-1,366,633

1992 LOAN COMPANIES - SOCIÉTÉS DE PRÊT ('000)  
TABLE VII - ASSETS (AT BOOK VALUE)

NO.	COMPANY	CASH	TREASURY BILLS AND SHORT TERM DEPOSITS	BONDS	SHARES	COLLATERAL LOANS	CONSUMER LOANS
NO	SOCIÉTÉ	ENCAISSE	BONS DU TRÉSOR ET DÉPÔTS À COURT TERME	OBLIGATIONS	ACTIONS	PRÊTS SUR NANTISSEMENTS	PRÊTS À LA CONSUMMATION
		\$	\$	\$	.\$	\$	\$
1	BANK OF MONTREAL MTGE. CORP...	32,857	1,685,282	3,460	-----	-----	-----
2	CANADA TRUSTCO MORTGAGE CO....	373,704	3,939,697	732,668	1,386,516	1,963,291	1,391,277
3	CENTRAL GUARANTY MORTGAGE CORP	875,054	15,266	1,025	11,665	3,074	12,371
4	CIBC MORTGAGE CORP.....	6,791	1,913,705	66,429	-----	-----	-----
5	EVANGELINE SAVINGS AND MTGE. C	45	1,630	-----	339	34	5
6	GRANVILLE SAVINGS AND MTGE. CO	2,459	11,166	1,397	7	-----	1,364
7	HONGKONG BANK MTGE. CORP.....	-----	602,314	-----	5,212	-----	47
8	LEAGUE SAVINGS AND MTGE. CO...	25	8,000	8,513	56	997	5,620
9	MANDATE NATIONAL MORTGAGE CORP	32	-----	-----	-----	-----	-----
10	MORGUARD MTGE. INVEST. CO. OF.	369	-----	-----	-----	-----	-----
11	MTC MORTGAGE INVESTMENT CORP..	423	723	-----	-----	-----	-----
12	NAL MTGE. CO.....	16,129	63,222	78,864	5,720	-----	-----
13	NATIONAL BANK OF GREECE (CAN).	-----	-----	-----	-----	-----	-----
14	ROYAL BANK MTGE. CORP.....	570,586	752,555	840,672	-----	-----	-----
15	ROYAL TRUSTCO MTGE. CO.....	3,404	-----	-----	3,000	-----	-----
16	SCOTIA MTGE. CORP.....	-----	2,520,000	-----	-----	-----	-----
17	SECURITY HOME MTGE INVESTMENT.	146	10,000	195	-----	-----	-----
18	SUN LIFE SAVINGS AND MTGE. COR	1,341	86,876	103,170	4,056	-----	-----
19	TD MTGE. CORP.....	911	12,081	97,103	459,000	-----	328,500
20	TD PACIFIC MTGE. CORP.....	7	295,496	-----	-----	-----	51,279
21	VICTORIA AND GREY MTGE. CORP..	14,778	54,655	23,923	5,840	-----	-----
	TOTAL 1992.....	1,899,061	11,972,668	1,957,419	1,881,411	1,967,396	1,790,463

1992 SOCIÉTÉS DE PRÊT - LOAN COMPANIES (EN MILLIERS DE DOLLARS)  
TABLEAU VII - ACTIF (VALEUR COMPTABLE)

NO.	MORTGAGES AND SALE AGREEMENTS	REAL ESTATE	INVESTMENTS IN SUBSIDIARIES	INVESTMENT INCOME DUE AND ACCRUED	OTHER ASSETS	TOTAL	DEDUCT ASSETS NOT ADMITTED	TOTAL ASSETS
NO	PRÊTS HYPOTHÉCAIRES ET CONVENTIONS DE VENTE	IMMEUBLES	PLACEMENTS DANS LES FILIALES	REVENUE DE PLACEMENT ÉCHU ET COURU	AUTRES ACTIFS	TOTAL	MOINS ACTIF NON AGRÉÉ	ACTIF TOTAL
	\$	\$	\$	\$	\$	\$	\$	\$
1	20,676,673	.....	117,006	4,375	60,231	22,579,884	60,059	22,519,825
2	17,657,613	177,235	391,164	167,612	3,866,001	32,046,778	157,780	31,888,998
3	308,315	1,140	.....	2,866	.....	1,230,776	.....	1,230,776
4	26,152,711	30,514	.....	162,013	71,413	28,403,576	18,659	28,384,917
5	21,785	649	3,000	233	109	27,829	95	27,734
6	157,452	724	1,205	1,401	1,208	178,383	1,130	177,253
7	3,069,176	.....	.....	24,462	37,863	3,739,074	4,710	3,734,364
8	262,123	774	.....	1,817	2,667	290,592	613	289,979
9	3,629	.....	.....	.....	453	4,114	452	3,662
10	18,139	1,329	.....	247	347	20,431	9	20,422
11	35,322	.....	.....	222	124	36,814	124	36,690
12	156,643	8,859	.....	3,454	382	333,273	382	332,891
13	39	.....	.....	.....	6,338	6,377	.....	6,377
14	30,783,780	.....	.....	172,330	3,177,082	36,297,005	7,096	36,289,909
15	.....	.....	.....	.....	.....	6,404	.....	6,404
16	12,445,632	16,214	.....	84,461	154,665	15,220,972	83,328	15,137,644
17	116,407	8,429	.....	1,419	1,349	137,945	553	137,392
18	21,735	.....	.....	5,007	1,960	224,145	198	223,947
19	16,002,623	.....	.....	90,273	970,091	17,960,582	8,392	17,952,190
20	2,371,525	.....	.....	12,531	308,205	3,039,043	5,251	3,033,792
21	774,277	108	.....	6,333	599	880,513	599	879,914
	131,035,599	245,975	512,375	741,056	8,661,087	162,664,510	349,430	162,315,080

1992 LOAN COMPANIES - SOCIÉTÉS DE PRÊT ('000)  
TABLE VIII - LIABILITIES AND SHAREHOLDERS' EQUITY

		LIABILITIES-PASSIF						
		DEPOSITS AND DEBENTURES			OTHER			
		DÉPÔTS ET OBLIGATIONS			BORROWED			
NO.	COMPANY	DEMAND	TERM	ACCRUED	AND BANK	INCOME	DIVIDENDS	EXPENSES
NO	SOCIÉTÉ	À DEMANDE	À TERME	INTEREST	OVERDRAFTS	TAX	PAYABLE	DUE AND
				COURUS	AUTRES	IMPÔTS	DIVIDENDES	ACCRUED
					EMPRUNTS ET	SUR LE	À PAYER	AND OTHER
					DÉCOUVERTS	REVENU		LIABILITIES
					BANCAIRES	À PAYER		
								ET AUTRES
								PASSIFS
		\$	\$	\$	\$	\$	\$	\$
1	BANK OF MONTREAL MTGE. CORP...		20,832,563	638,730		10,830		199,775
2	CANADA TRUSTCO MORTGAGE CO....	14,364,882	15,315,495	624,677	44,485		103,138	292,299
3	CENTRAL GUARANTY MORTGAGE CORP	37,213	1,133,992	37,447				10,738
4	CIBC MORTGAGE CORP.....	8,172,721	14,125,309	736,097	3,943,859	70,066		350,622
5	EVANGELINE SAVINGS AND MTGE. C	3,437	20,268	735		12		456
6	GRANVILLE SAVINGS AND MTGE. CO	9,091	148,158	7,831				1,920
7	HONGKONG BANK MTGE. CORP.....	725,594	2,739,210	34,627	15,261	5,916		61,524
8	LEAGUE SAVINGS AND MTGE. CO...	10,181	251,009	10,015			74	4,487
9	MANDATE NATIONAL MORTGAGE CORP	917					31	60
10	MORGUARD MTGE. INVEST. CO. OF.		299	5	762			8
11	MTC MORTGAGE INVESTMENT CORP..						694	122
12	NAL MTGE. CO.....	3,731	291,829	15,083	861			1,873
13	NATIONAL BANK OF GREECE (CAN).							32
14	ROYAL BANK MTGE. CORP.....	13,058,775	20,363,479	729,117	173	115,215		60,730
15	ROYAL TRUSTCO MTGE. CO.....					25		1,905
16	SCOTIA MTGE. CORP.....	5,297,840	8,515,933	287,740	81,095	27,574		605,211
17	SECURITY HOME MTGE INVESTMENT.		104,716	3,909				7,002
18	SUN LIFE SAVINGS AND MTGE. COR	30,858	167,600	12,183				794
19	TD MTGE. CORP.....	7,345,196	9,321,813	261,587	507,445			78,754
20	TD PACIFIC MTGE. CORP.....	1,429,246	838,202	18,184	657,881			18,148
21	VICTORIA AND GREY MTGE. CORP..	1,709	804,172	28,408				6,410
	TOTAL 1992.....	50,491,391	94,974,047	3,446,375	5,251,822	229,638	103,937	1,702,870

(1) MAXIMUM STATUTORY VALUES ARE: AMORTIZED VALUES FOR SECURITIES ISSUED OR GUARANTEED BY THE GOVERNMENT OF CANADA OR BY THE GOVERNMENT OF ANY PROVINCE OF CANADA; MARKET VALUE FOR ALL OTHER SECURITIES.

1992 SOCIÉTÉS DE PRÊT - LOAN COMPANIES (EN MILLIERS DE DOLLARS)  
TABLEAU VIII - PASSIF ET AVOIR DES ACTIONNAIRES

SHAREHOLDERS' EQUITY-AVOIR DES ACTIONNAIRES									
NO.	PROVISION FOR DEFICIENCY OF MAXIMUM STATUTORY VALUE	DEFERRED INCOME TAX	TOTAL	CAPITAL	GENERAL RESERVE AND/OR CONTRIBUTED SURPLUS	INVESTMENT RESERVES	RETAINED EARNINGS	TOTAL	TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY
NO	PROVISION POUR MOINS-VALUE DE PLACEMENTS (1)	IMPÔTS SUR LE REVENU REPORTÉS	TOTAL	CAPITAL	RÉSERVE GÉNÉRALE ET/OU EXCÉDENT VERSÉ	RÉSERVES DE PLACEMENTS	BÉNÉFICES NON REPARTIS	TOTAL	TOTAL PASSIF ET AVOIR DES ACTIONNAIRES
	\$	\$	\$	\$	\$	\$	\$	\$	\$
1		13,040	21,694,938	875,002			-50,115	824,887	22,519,825
2	27,782	14,742	30,787,500	913,647			187,851	1,101,498	31,888,998
3			1,219,390	10,778	16,086		-15,478	11,386	1,230,776
4			27,398,674	720,075			266,168	986,243	28,384,917
5			24,908	1,248	120		1,458	2,826	27,734
6		173	167,173	7,100	250		2,730	10,080	177,253
7			3,582,132	153,003			-771	152,232	3,734,364
8	7	215	275,988	11,613	2,675		-297	13,991	289,979
9			1,008	3,106	31		-483	2,654	3,662
10			1,074	19,090			258	19,348	20,422
11			816	35,940			-66	35,874	36,690
12	291		313,668	17,500			1,723	19,223	332,891
13			32	4,000			2,345	6,345	6,377
14			34,327,489	46,731			1,915,689	1,962,420	36,289,909
15	104		2,034	5,005	26		-661	4,370	6,404
16		23,167	14,838,560	82,410			216,674	299,084	15,137,644
17			115,627	40,699			-18,934	21,765	137,392
18			211,435	13,501			-989	12,512	223,947
19		-13,541	17,501,254	215,002			235,934	450,936	17,952,190
20			2,961,661	47,000			25,131	72,131	3,033,792
21		505	841,204	30,749			7,961	38,710	879,914
	28,184	38,301	156,266,565	3,253,199	19,188		2,776,128	6,048,515	162,315,080

(1) LES VALEURS RÉGLEMENTAIRES MAXIMALES SONT : LES VALEURS AMORTIES DES TITRES ÉMIS OU GARANTIS PAR LE GOUVERNEMENT DU CANADA OU PAR LE GOUVERNEMENT D'UNE PROVINCE CANADIENNE; LA VALEUR AU MARCHÉ DE TOUS LES AUTRES TITRES.

1992 LOAN COMPANIES - SOCIÉTÉS DE PRÊT ('000)  
TABLE IX - STATEMENT OF INCOME AND EXPENSES

NO.	COMPANY	INVESTMENT INCOME EARNED	FEEs AND COMMISSIONS EARNED ON AGENCY FUNDS	OTHER	TOTAL INCOME	INTEREST INCURRED	SALARIES AND STAFF BENEFITS
NO	SOCIÉTÉ	REVENU DE PLACEMENT RÉALISÉ	HONORAIRES ET COMMISSIONS SUR LES FONDS D'AGENCE	AUTRE	REVENU TOTAL	INTÉRÊT ENGAGÉ	TRAITEMENTS ET AVANTAGES SOCIAUX
		\$	\$	\$	\$	\$	\$
1	BANK OF MONTREAL MTGE. CORP...	2,058,576	.....	.....	2,058,576	1,618,234	.....
2	CANADA TRUSTCO MORTGAGE CO....	2,686,670	.....	136,706	2,823,376	1,943,042	316,043
3	CENTRAL GUARANTY MORTGAGE CORP	78,298	.....	556	78,854	83,668	.....
4	CIBC MORTGAGE CORP.....	2,971,165	.....	9,313	2,980,478	2,305,135	11,396
5	EVANGELINE SAVINGS AND MTGE. C	2,682	.....	239	2,921	2,088	368
6	GRANVILLE SAVINGS AND MTGE. CO	17,503	.....	1,648	19,151	12,732	1,179
7	HONGKONG BANK MTGE. CORP.....	312,524	.....	2,895	315,419	212,857	.....
8	LEAGUE SAVINGS AND MTGE. CO...	29,275	.....	1,284	30,559	22,696	971
9	MANDATE NATIONAL MORTGAGE CORP	423	.....	135	558	122	.....
10	MORGUARD MTGE. INVEST. CO. OF.	3,777	.....	1	3,778	1,377	.....
11	MTC MORTGAGE INVESTMENT CORP...	2,984	.....	.....	2,984	.....	23
12	NAL MTGE. CO.....	31,546	.....	150	31,696	27,942	.....
13	NATIONAL BANK OF GREECE (CAN).	4,130	.....	.....	4,130	3,396	56
14	ROYAL BANK MTGE. CORP.....	3,856,339	.....	-722	3,855,617	2,536,756	6
15	ROYAL TRUSTCO MTGE. CO.....	10	.....	102	112	.....	.....
16	SCOTIA MTGE. CORP.....	1,775,788	.....	9,164	1,784,952	1,282,193	2,305
17	SECURITY HOME MTGE INVESTMENT.	14,529	.....	.....	14,529	11,527	55
18	SUN LIFE SAVINGS AND MTGE. COR	17,057	.....	70	17,127	16,582	.....
19	TD MTGE. CORP.....	1,879,186	.....	10,564	1,889,750	1,135,137	.....
20	TD PACIFIC MTGE. CORP.....	275,499	.....	2,267	277,766	136,910	.....
21	VICTORIA AND GREY MTGE. CORP...	78,555	.....	.....	78,555	68,167	.....
	TOTAL 1992.....	16,096,516	.....	174,372	16,270,888	11,420,561	332,402

1992 SOCIÉTÉS DE PRÊT - LOAN COMPANIES (EN MILLIERS DE DOLLARS)  
TABLEAU IX - ETAT DES REVENUS ET DES DÉPENSES

NO.	OTHER OPERATING EXPENSES	DEPRECIATION	TOTAL EXPENSES	PROFIT BEFORE GAINS OR LOSSES ON INVESTMENTS	NET GAIN (LOSS) ON INVEST- MENTS	PROFIT BEFORE TAXES	INCOME TAXES	NET PROFIT
NO	AUTRES FRAIS D'EXPLOI- TATION	AMORTISSEMENT	DÉPENSES TOTALES	BÉNÉFICE AVANT PROFIT OU PERTE SUR RÉALISATION DE PLACEMENTS	PROFIT(PERTE) NET SUR RÉALISATION DE PLACEMENTS	BÉNÉFICE AVANT IMPÔTS SUR LE REVENU	IMPÔTS SUR LE REVENU	BÉNÉFICE NET
	\$	\$	\$	\$	\$	\$	\$	\$
1	377,728	-----	1,995,962	62,614	-----	62,614	26,618	35,996
2	274,899	37,451	2,571,435	251,941	-159,814	92,127	5,322	86,805
3	24,997	33	108,698	-29,844	221	-29,623	-248	-29,375
4	383,480	840	2,700,851	279,627	-22,188	257,439	108,859	148,580
5	311	9	2,776	145	-30	115	-22	137
6	1,183	48	15,142	4,009	-3,345	664	198	466
7	98,043	-----	310,900	4,519	-----	4,519	2,088	2,431
8	5,336	530	29,533	1,026	7	1,033	102	931
9	220	-----	342	216	-----	216	-----	216
10	144	-----	1,521	2,257	-----	2,257	18	2,239
11	487	-----	510	2,474	-----	2,474	53	2,421
12	3,767	5	31,714	-18	2,135	2,117	49	2,068
13	244	-----	3,696	434	-----	434	173	261
14	231,625	-----	2,768,387	1,087,230	-----	1,087,230	387,102	700,128
15	18	-----	18	94	-1,300	-1,206	27	-1,233
16	190,639	19	1,475,156	309,796	-----	309,796	137,859	171,937
17	5,268	21	16,871	-2,342	-----	-2,342	-30	-2,312
18	3,019	17	19,618	-2,491	249	-2,242	-1,209	-1,033
19	679,212	-----	1,814,349	75,401	-----	75,401	28,051	47,350
20	130,236	-----	267,146	10,620	-----	10,620	4,701	5,919
21	6,153	-----	74,320	4,235	-2,802	1,433	411	1,022
	2,417,009	38,973	14,208,945	2,061,943	-186,867	1,875,076	700,122	1,174,954



1992 LOAN COMPANIES - SOCIÉTÉS DE PRÊT ('000)  
TABLE X - STATEMENT OF RETAINED EARNINGS

		ADD-AJOUTER			DEDUCT - DÉDUIRE			
					TRANSFER TO			
					VIRER AUX			
					INVESTMENT RESERVES			
					RÉSERVES DE PLACEMENTS			
NO.	COMPANY	BALANCE AT BEGINNING OF YEAR	NET PROFIT	OTHER ITEMS	DIVIDENDS TO SHAREHOLDERS	GENERAL RESERVE	MORTGAGES	OTHER
NO	SOCIÉTÉ	SOLDE AU DEBUT DE L'ANNÉE	BÉNÉFICE NET	AUTRES POSTES	DIVIDENDES AUX ACTIONNAIRES	RÉSERVE GÉNÉRALE	PRÊTS HYPOTHÉCAIRES	AUTRES
		\$	\$	\$	\$	\$	\$	\$
1	BANK OF MONTREAL MTGE. CORP...	-45,447	35,996	.....	38,360	.....	.....	.....
2	CANADA TRUSTCO MORTGAGE CO....	356,556	86,805	.....	213,459	.....	.....	.....
3	CENTRAL GUARANTY MORTGAGE CORP	10,968	-29,375	.....	.....	.....	.....	.....
4	CIBC MORTGAGE CORP.....	133,295	148,580	.....	7,425	.....	.....	.....
5	EVANGELINE SAVINGS AND MTGE. C	1,352	137	.....	97	.....	-120	.....
6	GRANVILLE SAVINGS AND MTGE. CO	2,798	466	.....	.....	.....	.....	.....
7	HONGKONG BANK MTGE. CORP.....	821	2,431	.....	.....	.....	.....	.....
8	LEAGUE SAVINGS AND MTGE. CO...	-175	931	.....	445	.....	400	.....
9	MANDATE NATIONAL MORTGAGE CORP	-551	216	-30	216	.....	.....	.....
10	MORGUARD MTGE. INVEST. CO. OF.	4	2,239	.....	2,005	.....	.....	.....
11	MTC MORTGAGE INVESTMENT CORP...	17	2,421	.....	2,407	.....	.....	.....
12	NAL MTGE. CO.....	-724	2,068	252	.....	.....	.....	.....
13	NATIONAL BANK OF GREECE (CAN).	2,084	261	.....	.....	.....	.....	.....
14	ROYAL BANK MTGE. CORP.....	1,216,321	700,128	.....	760	.....	.....	.....
15	ROYAL TRUSTCO MTGE. CO.....	-156	-1,233	.....	.....	.....	.....	.....
16	SCOTIA MTGE. CORP.....	280,450	171,937	.....	220,000	.....	.....	.....
17	SECURITY HOME MTGE INVESTMENT.	-17,232	-2,312	.....	.....	-213	.....	.....
18	SUN LIFE SAVINGS AND MTGE. COR	36	-1,033	.....	.....	.....	.....	.....
19	TD MTGE. CORP.....	196,976	47,350	.....	.....	.....	.....	.....
20	TD PACIFIC MTGE. CORP.....	17,967	5,919	.....	.....	.....	.....	.....
21	VICTORIA AND GREY MTGE. CORP..	7,390	1,022	.....	950	.....	.....	.....
TOTAL 1992.....		2,162,750	1,174,954	222	486,124	-213	280	.....

1992 SOCIÉTÉS DE PRÊT - LOAN COMPANIES (EN MILLIERS DE DOLLARS)  
TABLEAU X - ETAT DES BÉNÉFICES NON RÉPARTIS

DEDUCT-DÉDUIRE				
CHANGE IN				
CHANGEMENTS				
NO.	PROVISION FOR DEFICIENCY OF MAXIMUM STATUTORY VALUE	ASSETS NOT ADMITTED	OTHER ITEMS	BALANCE AT END OF YEAR
NO	PROVISION POUR MOINS-VALUE DE PLACEMENTS	ACTIF NON AGRÉÉ	AUTRES POSTES	SOLDE EN FIN D'ANNÉE
	\$	\$	\$	\$
1	.....	2,304	.....	-50,115
2	18,245	23,740	66	187,851
3	-2,487	-442	.....	-15,478
4	.....	8,282	.....	266,168
5	.....	54	.....	1,458
6	.....	534	.....	2,730
7	.....	4,023	.....	-771
8	7	201	.....	-297
9	.....	-98	.....	-483
10	.....	-20	.....	258
11	.....	97	.....	-66
12	-95	42	-74	1,723
13	.....	.....	.....	2,345
14	.....	.....	.....	1,915,689
15	-679	-49	.....	-661
16	.....	15,713	.....	216,674
17	.....	-397	.....	-18,934
18	.....	-7	-1	-989
19	.....	8,392	.....	235,934
20	.....	-1,245	.....	25,131
21	.....	-500	1	7,961
	14,991	60,624	-8	2,776,128







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Office of the Superintendent  
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Bureau du surintendant  
des institutions financières

## **Year-end Data**

**Trust  
Companies**

**Loan  
Companies**

**Cooperative  
Credit  
Associations**

**1993**

## **Données de fin d'exercice**

**Sociétés  
de fiducie**

**Sociétés  
de prêt**

**Associations  
coopératives  
de crédit**

**1993**

**Canada**



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**SUMMARY OF ASSETS, LIABILITIES, INCOME, EXPENDITURES AND RETAINED  
EARNINGS FOR THE YEAR 1993 - TRUST COMPANIES**

**SOMMAIRE DE L'ACTIF, DU PASSIF, DU REVENU, DES DÉPENSES ET DES  
BÉNÉFICES NON RÉPARTIS POUR L'EXERCICE 1993 - SOCIÉTÉS DE FIDUCIE**

1993 TRUST COMPANIES - SOCIÉTÉS DE FIDUCIE (IN THOUSANDS OF DOLLARS)  
TABLE I - ASSETS (BOOK VALUE) - GUARANTEED TRUST FUNDS

COMPANY / SOCIÉTÉ	CASH / ENCAISSE	TREASURY BILLS AND SHORT TERM DEPOSITS / BONS DU TRÉSOR ET DÉPÔTS À COURT TERME	BONDS / OBLIGATIONS	SHARES / ACTIONS	COLLATERAL LOANS / PRÊTS SUR NANTISSEMENTS
AGF TRUST COMPANY / COMPAGNIE DE FIDUCIE AGF.....	375	250	0	0	2,500
THE BANK OF NOVA SCOTIA TRUST COMPANY / LA SOCIÉTÉ DE FIDUCIE BANQUE DE NOUVELLE - ÉCOSSE.....	0	166,174	0	0	0
BAYSHORE TRUST COMPANY / COMPAGNIE DE FIDUCIE BAYSHORE.....	0	42,713	17,875	0	0
THE CANADA TRUST COMPANY / LA SOCIÉTÉ CANADA TRUST.....	0	566,339	21,260	90,603	8,266
CANWEST TRUST COMPANY.....	0	0	0	0	0
CIBC TRUST CORPORATION / COMPAGNIE TRUST CIBC.....	1,926	80,710	1,335	0	27,200
CITIZENS TRUST COMPANY / COMPAGNIE DE FIDUCIE CITIZENS.....	13,062	8,425	4,185	0	0
CO-OPERATIVE TRUST COMPANY OF CANADA.....	4	9,933	90,825	5,579	989
COMMERCIAL TRUST COMPANY LIMITED / COMPAGNIE DE FIDUCIE COMMERCIALE LIMITÉE.....	0	0	0	0	0
CONFEDERATION TRUST COMPANY / LA COMPAGNIE DE FIDUCIE CONFÉDÉRATION.....	4,104	37,619	52,522	3,397	0
THE EQUITABLE TRUST COMPANY / L'ÉQUITABLE, COMPAGNIE DE FIDUCIE.....	2,971	5,948	526	0	0
EVANGELINE TRUST COMPANY / SOCIÉTÉ DE FIDUCIE ÉVANGÉLINE.....	39	836	863	0	89
FIRSTLINE TRUST COMPANY / COMPAGNIE TRUST FIRSTLINE.....	223	7,195	23,580	131,138	0
HOUSEHOLD TRUST COMPANY / LA SOCIÉTÉ DE TRUST HOUSEHOLD.....	6,462	219,851	6,360	0	24,000
INLAND TRUST AND SAVINGS CORPORATION.....	1,107	14,582	4,816	782	0
THE INTERNATIONAL TRUST COMPANY / SOCIÉTÉ DE FIDUCIE INTERNATIONALE.....	0	0	0	0	0
INVESTORS GROUP TRUST COMPANY LTD. / LA COMPAGNIE DE FIDUCIE DU GROUPE INVESTORS LTÉE.....	8,784	126,284	13,904	64,519	0
MERCHANT PRIVATE TRUST COMPANY / SOCIÉTÉ DE FIDUCIE PRIVÉE MARCHANDE.....	6,627	0	51,803	3,134	0
METROPOLITAN TRUST COMPANY OF CANADA / SOCIÉTÉ DE FIDUCIE LA MÉTROPOLITAINE DU CANADA.....	7,850	94,264	52,369	0	2,936
MONTREAL TRUST COMPANY OF CANADA / COMPAGNIE MONTRÉAL TRUST DU CANADA.....	12,284	635,026	153,655	73,865	685,079
THE MUTUAL TRUST COMPANY / SOCIÉTÉ DE FIDUCIE MUTUELLE.....	2,152	79,771	24,360	5,158	221,163
NATCAN TRUST COMPANY / SOCIÉTÉ DE FIDUCIE NATCAN.....	2,194	525,331	9,911	0	0

1993 SOCIÉTÉS DE FIDUCIE – TRUST COMPANIES (EN MILLIERS DE DOLLARS)  
TABLEAU I – ACTIF (VALEUR COMPTABLE) – FONDS GARANTIS

CONSUMER LOANS / PRÊTS À LA CONSUMMATION	MORTGAGES AND SALE AGREEMENTS / PRÊTS HYPOTHÉCAIRES ET CONVENTIONS DE VENTE	INVESTMENT INCOME DUE AND ACCRUED / REVENU DE PLACEMENT ÉCHU ET COURU	OTHER ASSETS / AUTRES ACTIFS	TOTAL GUARANTEED TRUST FUNDS / TOTAL DES FONDS GARANTIS
0	72,245	765	704	75,839
0	0	1,181	0	167,355
221	355,254	3,482	25,492	445,037
3,139	4,320,737	13,447	33,531	5,057,652
0	0	0	0	0
34	895,195	6,373	435	1,013,208
2,295	382,752	2,478	9,674	422,871
572	926,396	22,507	(1,450)	1,055,346
0	0	0	0	0
33,939	643,906	4,657	5,663	785,807
0	114,715	854	170	125,184
7	17,585	149	182	19,710
223	472,285	4,871	76,085	715,600
92,720	1,123,055	6,419	43,357	1,522,244
0	137,103	867	215	159,472
0	0	0	0	0
549	692,552	6,895	11,860	925,347
0	92,909	1,493	0	155,966
0	528,442	4,454	8,380	698,726
107,209	5,048,095	36,211	95,808	6,847,042
0	973,455	8,416	195,956	1,510,431
0	0	0	0	537,436

1993 TRUST COMPANIES – SOCIÉTÉS DE FIDUCIE (IN THOUSANDS OF DOLLARS)  
TABLE I – ASSETS (BOOK VALUE) – GUARANTEED TRUST FUNDS

COMPANY / SOCIÉTÉ	CASH / ENCAISSE	TREASURY BILLS AND SHORT TERM DEPOSITS / BONS DU TRÉSOR ET DÉPÔTS À COURT TERME	BONDS / OBLIGATIONS	SHARES / ACTIONS	COLLATERAL LOANS / PRÊTS SUR NANTISSEMENTS
PEACE HILLS TRUST COMPANY / SOCIÉTÉ DE FIDUCIE PEACE HILLS.....	0	44,650	39,913	0	35,378
PEOPLES TRUST COMPANY / COMPAGNIE DE FIDUCIE PEOPLES.....	4,993	25,402	41,913	0	0
THE PREMIER TRUST COMPANY.....	390	29,804	25,001	3,907	636
PROVINCIAL TRUST COMPANY / COMPAGNIE DE FIDUCIE PROVINCIALE.....	0	0	0	0	0
THE R-M TRUST COMPANY / COMPAGNIE TRUST R-M.....	0	0	0	0	0
RBC TRUST COMPANY / COMPAGNIE TRUST RBC.....	5	26,745	0	0	0
ROYAL TRUST CORPORATION OF CANADA / SOCIÉTÉ TRUST ROYAL DU CANADA.....	4,366	1,820,910	516,543	0	599,296
SUN LIFE TRUST COMPANY / COMPAGNIE DE FIDUCIE SUN LIFE.....	5,307	131,602	105,945	5,981	64,105
TD TRUST COMPANY / SOCIÉTÉ DE FIDUCIE TD.....	9,108	126,509	89,670	0	0
THE TRUST COMPANY OF BANK OF MONTREAL / SOCIÉTÉ DE FIDUCIE BANQUE DE MONTRÉAL.....	126	0	0	0	0
<b>TOTAL 1993</b>	<b>94,448</b>	<b>4,826,873</b>	<b>1,349,194</b>	<b>388,383</b>	<b>1,771,659</b>

1993 SOCIÉTÉS DE FIDUCIE – TRUST COMPANIES (EN MILLIERS DE DOLLARS)  
TABLEAU I – ACTIF (VALEUR COMPTABLE) – FONDS GARANTIS

CONSUMER LOANS / PRÊTS À LA CONSUMMATION	MORTGAGES AND SALE AGREEMENTS / PRÊTS HYPOTHÉCAIRES ET CONVENTIONS DE VENTE	INVESTMENT INCOME DUE AND ACCRUED / REVENU DE PLACEMENT ÉCHU ET COURU	OTHER ASSETS / AUTRES ACTIFS	TOTAL GUARANTEED TRUST FUNDS / TOTAL DES FONDS GARANTIS
13,215	65,531	3,792	3	202,482
0	175,713	1,796	307	250,216
7,257	513,878	5,324	26	586,223
0	0	0	0	0
0	0	0	0	0
0	0	121	0	26,871
503,831	8,046,134	81,974	112,947	11,786,001
358	2,075,034	15,559	45,738	2,449,629
0	0	1,872	0	227,159
0	0	0	0	126
765,569	27,672,951	235,959	664,944	37,769,980



1993 TRUST COMPANIES – SOCIÉTÉS DE FIDUCIE (IN THOUSANDS OF DOLLARS)  
TABLE II – ASSETS (BOOK VALUE) – COMPANY FUNDS

COMPANY / SOCIÉTÉ	CASH / ENCAISSE	TREASURY BILLS AND SHORT TERM DEPOSITS / BONS DU TRÉSOR ET DÉPÔTS À COURT TERME	BONDS / OBLIGATIONS	SHARES / ACTIONS	COLLATERAL LOANS / PRÊTS SUR NANTISSEMENTS	CONSUMER LOANS PRÊTS À LA CONSOMMATION
AGF TRUST COMPANY / COMPAGNIE DE FIDUCIE AGF.....	87	6,282	1,203	2,214	801	0
THE BANK OF NOVA SCOTIA TRUST COMPANY / LA SOCIÉTÉ DE FIDUCIE BANQUE DE NOUVELLE-ÉCOSSE.....	0	9,513	0	0	0	0
BAYSHORE TRUST COMPANY / COMPAGNIE DE FIDUCIE BAYSHORE.....	166	0	0	10,597	0	0
THE CANADA TRUST COMPANY / LA SOCIÉTÉ CANADA TRUST.....	29	2,921	196	15,267	0	0
CANWEST TRUST COMPANY.....	138	0	6,171	0	0	0
CIBC TRUST CORPORATION / COMPAGNIE TRUST CIBC.....	100	25,286	0	0	0	0
CITIZENS TRUST COMPANY / COMPAGNIE DE FIDUCIE CITIZENS.....	0	7,538	8,629	0	0	0
CO-OPERATIVE TRUST COMPANY OF CANADA.....	0	0	3,499	0	0	0
COMMERCIAL TRUST COMPANY LIMITED / COMPAGNIE DE FIDUCIE COMMERCIALE LIMITÉE.....	248	1,320	1,988	0	0	0
CONFEDERATION TRUST COMPANY / LA COMPAGNIE DE FIDUCIE CONFÉDÉRATION.....	1,432	35,000	26,087	5,349	0	0
THE EQUITABLE TRUST COMPANY / L'ÉQUITABLE, COMPAGNIE DE FIDUCIE.....	0	0	0	0	755	0
EVANGELINE TRUST COMPANY / SOCIÉTÉ DE FIDUCIE ÉVANGÉLINE.....	242	0	0	0	0	0
FIRSTLINE TRUST COMPANY / COMPAGNIE TRUST FIRSTLINE.....	(1,178)	0	16,883	0	0	0
HOUSEHOLD TRUST COMPANY / LA SOCIÉTÉ DE TRUST HOUSEHOLD.....	0	49,700	0	0	0	23,362
INLAND TRUST AND SAVINGS CORPORATION.....	37	5,748	0	23	238	0
THE INTERNATIONAL TRUST COMPANY / SOCIÉTÉ DE FIDUCIE INTERNATIONALE.....	88	13,072	20	0	0	0
INVESTORS GROUP TRUST COMPANY LTD / LA COMPAGNIE DE FIDUCIE DU GROUPE INVESTORS LTÉE.....	0	52,225	295	53,459	0	0
MERCHANT PRIVATE TRUST COMPANY / SOCIÉTÉ DE FIDUCIE PRIVÉE MARCHANDE.....	38	0	0	8,576	2,633	578
METROPOLITAN TRUST COMPANY OF CANADA / SOCIÉTÉ DE FIDUCIE LA MÉTROPOLITAINE DU CANADA.....	5	0	0	0	0	0
MONTREAL TRUST COMPANY OF CANADA / COMPAGNIE MONTRÉAL TRUST DU CANADA.....	436	225,250	3,499	32,160	0	0

1993 SOCIÉTÉS DE FIDUCIE – TRUST COMPANIES (EN MILLIERS DE DOLLARS)  
TABLEAU II – ACTIF (VALEUR COMPTABLE) – FONDS DE LA SOCIÉTÉ

MORTGAGES AND SALE AGREEMENTS / PRÊTS HYPOTHÉCAIRES ET CONVENTIONS DE VENTE	REAL ESTATE / BIENS – FONDS	INVESTMENTS IN SUBSIDIARIES / PLACEMENTS DANS LES FILIALES	ADVANCES TO E.T.A. / AVANCES AUX SUCCESSIONS S.F.A.	ACCRUED E.T.A. FEES / HONORAIRES ET FRAIS COURUS POUR L'ADMINIS- TRATION DES S.F.A.	INVESTMENT INCOME DUE AND ACCRUED / REVENU DE PLACEMENT ÉCHU ET COURU	OTHER ASSETS / AUTRES ACTIFS	TOTAL / TOTAL	DEDUCT ASSETS NOT ADMITTED / MOINS ACTIF NON ADMIS	TOTAL COMPANY FUNDS TOTAL DES FONDS DE LA SOCIÉTÉ
0	0	0	0	107	44	802	11,540	373	11,167
0	0	0	0	0	11	1,096	10,620	67	10,553
0	0	1,670	0	0	97	16,419	26,951	649	28,302
0	8,492	50,807	101,589	0	59	226,367	405,727	23,901	381,826
0	0	1,302	0	0	22	2	7,635	0	7,635
494	0	0	39	474	77	38,202	64,661	3,713	60,968
69	0	0	0	0	147	9,479	25,862	1,735	24,127
3,745	6,076	0	0	620	175	46,678	60,793	2,648	58,145
0	0	0	0	0	41	63	3,860	63	3,597
0	0	0	0	0	770	9,669	78,307	3,015	75,292
0	0	0	0	0	4	11,469	12,226	249	11,979
1,520	0	0	0	0	10	45	1,817	22	1,795
0	607	2,812	0	0	2	87,358	106,484	9,409	97,075
84,182	11,804	0	0	0	620	13,976	183,644	11,065	172,579
0	0	0	0	2	149	6,239	12,436	1,964	10,472
480	0	0	0	0	231	171	14,062	41	14,021
12,506	0	0	0	1,262	466	4,609	124,822	6,053	118,769
259	859	0	0	0	104	3,239	16,286	2,074	14,212
0	0	0	0	0	0	43,079	43,084	3,702	39,382
38,989	39,448	79,261	7,956	4,342	1,364	136,619	569,344	129,594	439,750

1993 TRUST COMPANIES – SOCIÉTÉS DE FIDUCIE (IN THOUSANDS OF DOLLARS)  
TABLE II – ASSETS (BOOK VALUE) – COMPANY FUNDS

COMPANY / SOCIÉTÉ	CASH / ENCAISSE	TREASURY BILLS AND SHORT TERM DEPOSITS / BONS DU TRÉSOR ET DÉPÔTS À COURT TERME	BONDS / OBLIGATIONS	SHARES / ACTIONS	COLLATERAL LOANS / PRÊTS SUR NANTISSEMENTS	CONSUMER LOANS / PRÊTS À LA CONSUMMATION
THE MUTUAL TRUST COMPANY / SOCIÉTÉ DE FIDUCIE MUTUELLE.....	1	0	11,436	6,348	0	0
NATCAN TRUST COMPANY / SOCIÉTÉ DE FIDUCIE NATCAN.....	0	0	0	0	0	0
PEACE HILLS TRUST COMPANY / SOCIÉTÉ DE FIDUCIE PEACE HILLS.....	177	6,943	5,488	0	0	0
PEOPLES TRUST COMPANY / COMPAGNIE DE FIDUCIE PEOPLES.....	374	5,945	0	0	0	20
THE PREMIER TRUST COMPANY.....	0	0	0	0	0	0
PROVINCIAL TRUST COMPANY / COMPAGNIE DE FIDUCIE PROVINCIALE.....	13	0	1,000	0	0	0
THE R-M TRUST COMPANY / COMPAGNIE TRUST R-M.....	277	40,448	0	0	0	0
RBC TRUST COMPANY / COMPAGNIE TRUST RBC.....	49	12,122	12,115	0	0	0
ROYAL TRUST CORPORATION OF CANADA / SOCIÉTÉ TRUST ROYAL DU CANADA.....	2,114	210,974	147,956	0	6,261	0
SUN LIFE TRUST COMPANY / COMPAGNIE DE FIDUCIE SUN LIFE.....	20,888	0	2,001	4,552	0	0
TD TRUST COMPANY / SOCIÉTÉ DE FIDUCIE TD.....	660	9,568	0	0	0	0
THE TRUST COMPANY OF BANK OF MONTREAL / SOCIÉTÉ DE FIDUCIE BANQUE DE MONTRÉAL.....	2,570	9,272	1,005	0	0	0
<b>TOTAL 1993</b>	<b>29,002</b>	<b>729,127</b>	<b>249,471</b>	<b>138,545</b>	<b>10,688</b>	<b>23,960</b>

1993 SOCIÉTÉS DE FIDUCIE – TRUST COMPANIES (EN MILLIERS DE DOLLARS)  
TABLEAU II – ACTIF (VALEUR COMPTABLE) – FONDS DE LA SOCIÉTÉ

MORTGAGES AND SALE AGREEMENTS / PRÊTS HYPOTHÉCAIRES ET CONVENTIONS DE VENTE	REAL ESTATE / BIENS – FONDS	INVESTMENTS IN SUBSIDIARIES / PLACEMENTS DANS LES FILIALES	ADVANCES TO E.T.A. / AVANCES AUX SUCCESSIONS S.F.A.	ACCRUED E.T.A. FEES / HONORAIRES ET FRAIS COURUS POUR L'ADMINIS- TRATION DES S.F.A.	INVESTMENT INCOME DUE AND ACCRUED / REVENU DE PLACEMENT ÉCHU ET COURU	OTHER ASSETS / AUTRES ACTIFS	TOTAL / TOTAL	DEDUCT ASSETS NOT ADMITTED / MOINS ACTIF NON ADMIS	TOTAL COMPANY FUNDS TOTAL DES FONDS DE LA SOCIÉTÉ
0	0	14,791	0	0	104	72,077	104,757	10,313	94,444
0	0	0	0	0	0	51,682	51,682	0	51,682
1,704	0	0	0	0	289	5,199	19,800	711	19,089
0	0	0	0	0	0	13,878	20,217	708	19,509
0	352	0	0	0	0	32,195	32,547	3,229	29,318
229	0	0	0	0	13	0	1,255	0	1,255
0	0	0	0	779	6	55,259	98,769	40,343	58,426
0	0	0	155	464	303	1,209	26,417	296	26,121
0	9,637	0	26,644	0	0	703,550	1,107,136	237,231	869,905
2,474	5,946	18,166	0	0	87	270,407	324,521	154,542	169,979
0	0	0	1,704	1,899	17	3,290	17,138	255	16,883
0	0	0	0	1,080	82	3,179	17,188	241	16,947
146,651	63,221	166,829	138,087	11,029	5,294	1,867,506	3,601,410	648,206	2,953,204

1993 TRUST COMPANIES – SOCIÉTÉS DE FIDUCIE  
TABLE III – LIABILITIES – GUARANTEED TRUST FUNDS (IN THOUSANDS OF DOLLARS)  
TABLEAU III – PASSIF – FONDS GARANTIS (EN MILLIERS DE DOLLARS)

COMPANY / SOCIÉTÉ	DEPOSITS AND CERTIFICATES / DÉPÔTS ET CERTIFICATS			BANK OVERDRAFTS / DÉCOUVERTS BANCAIRES	OTHER LIABILITIES / AUTRES PASSIFS	TOTAL GUARANTEED TRUST FUNDS / TOTAL DES FONDS GARANTIS
	DEMAND / À VUE	TERM / À TERME	ACCRUED INTEREST / INTÉRÊT COURU			
AGF TRUST COMPANY / COMPAGNIE DE FIDUCIE AGF.....	245	73,149	2,949	0	496	76,839
THE BANK OF NOVA SCOTIA TRUST COMPANY / LA SOCIÉTÉ DE FIDUCIE BANQUE DE NOUVELLE-ÉCOSSE....	166,174	0	152	0	1,029	167,355
BAYSHORE TRUST COMPANY / COMPAGNIE DE FIDUCIE BAYSHORE.....	5,987	403,864	17,627	2,086	15,473	445,037
THE CANADA TRUST COMPANY / LA SOCIÉTÉ CANADA TRUST.....	1,157,525	3,549,490	113,482	0	237,155	5,057,652
CANWEST TRUST COMPANY.....	0	0	0	0	0	0
CIBC TRUST CORPORATION / COMPAGNIE TRUST CIBC.....	264,006	681,256	30,526	0	37,420	1,013,208
CITIZENS TRUST COMPANY / COMPAGNIE DE FIDUCIE CITIZENS.....	31,307	367,959	10,597	0	13,008	422,871
CO-OPERATIVE TRUST COMPANY OF CANADA.....	32,211	933,649	41,813	1,339	46,334	1,055,346
COMMERCIAL TRUST COMPANY LIMITED / COMPAGNIE DE FIDUCIE COMMERCIALE LIMITÉE.....	0	0	0	0	0	0
CONFERATION TRUST COMPANY / LA COMPAGNIE DE FIDUCIE CONFÉDÉRATION.....	54,025	647,303	66,520	0	15,959	785,807
THE EQUITABLE TRUST COMPANY / L'ÉQUITABLE, COMPAGNIE DE FIDUCIE.....	0	109,678	4,109	0	11,397	125,184
EVANGELINE TRUST COMPANY / SOCIÉTÉ DE FIDUCIE ÉVANGÉLINE.....	127	18,851	670	0	62	19,710
FIRSTLINE TRUST COMPANY / COMPAGNIE TRUST FIRSTLINE.....	100,748	537,943	24,539	0	52,370	715,600
HOUSEHOLD TRUST COMPANY / LA SOCIÉTÉ DE TRUST HOUSEHOLD.....	28,450	1,402,623	86,807	0	4,364	1,522,244
INLAND TRUST AND SAVINGS CORPORATION.....	13,236	136,787	5,295	0	4,154	159,472
THE INTERNATIONAL TRUST COMPANY / SOCIÉTÉ DE FIDUCIE INTERNATIONALE.....	0	0	0	0	0	0
INVESTORS GROUP TRUST COMPANY LTD / LA COMPAGNIE DE FIDUCIE DU GROUPE INVESTORS LTÉE....	154,331	665,969	105,405	0	(358)	925,347
MERCHANT PRIVATE TRUST COMPANY / SOCIÉTÉ DE FIDUCIE PRIVÉE MARCHANDE.....	13	149,413	5,273	0	1,267	155,966
METROPOLITAN TRUST COMPANY OF CANADA / SOCIÉTÉ DE FIDUCIE LA MÉTROPOLITAINE DU CANADA.....	44,291	587,426	21,604	0	45,405	698,726
MONTREAL TRUST COMPANY OF CANADA / COMPAGNIE MONTRÉAL TRUST DU CANADA.....	1,343,633	5,168,800	197,668	0	136,941	6,847,042



1993 TRUST COMPANIES – SOCIÉTÉS DE FIDUCIE  
TABLE III – LIABILITIES – GUARANTEED TRUST FUNDS (IN THOUSANDS OF DOLLARS)  
TABLEAU III – PASSIF – FONDS GARANTIS (EN MILLIERS DE DOLLARS)

COMPANY / SOCIÉTÉ	DEPOSITS AND CERTIFICATES / DÉPÔTS ET CERTIFICATS		ACCRUED INTEREST / INTÉRÊT COURU	BANK OVERDRAFTS / DÉCOUVERTS BANCAIRES	OTHER LIABILITIES / AUTRES PASSIFS	TOTAL GUARANTEED TRUST FUNDS TOTAL DES FONDS GARANTIS
	DEMAND / À VUE	TERM / À TERME				
THE MUTUAL TRUST COMPANY / SOCIÉTÉ DE FIDUCIE MUTUELLE.....	30,714	1,197,858	38,155	0	243,704	1,510,431
NATCAN TRUST COMPANY / SOCIÉTÉ DE FIDUCIE NATCAN.....	59,932	420,759	0	0	56,745	537,436
PEACE HILLS TRUST COMPANY / SOCIÉTÉ DE FIDUCIE PEACE HILLS.....	57,589	138,040	1,906	0	4,945	202,482
PEOPLES TRUST COMPANY / COMPAGNIE DE FIDUCIE PEOPLES.....	4	227,268	18,366	0	4,578	250,216
THE PREMIER TRUST COMPANY.....	37,383	502,499	16,759	551	29,031	586,223
PROVINCIAL TRUST COMPANY / COMPAGNIE DE FIDUCIE PROVINCIALE.....	0	0	0	0	0	0
THE R-M TRUST COMPANY / COMPAGNIE TRUST R-M.....	0	0	0	0	0	0
RBC TRUST COMPANY / COMPAGNIE TRUST RBC.....	26,591	0	0	0	280	26,871
ROYAL TRUST CORPORATION OF CANADA / SOCIÉTÉ TRUST ROYAL DU CANADA.....	2,187,127	8,883,511	318,897	0	396,666	11,786,001
SUN LIFE TRUST COMPANY / COMPAGNIE DE FIDUCIE SUN LIFE.....	175,078	2,029,428	94,097	35,570	115,456	2,449,629
TD TRUST COMPANY / SOCIÉTÉ DE FIDUCIE TD.....	224,974	0	268	0	1,897	227,159
THE TRUST COMPANY OF BANK OF MONTREAL / SOCIÉTÉ DE FIDUCIE BANQUE DE MONTRÉAL.....	126	0	0	0	0	126
<b>TOTAL 1993</b>	<b>6,195,627</b>	<b>28,833,523</b>	<b>1,225,306</b>	<b>39,546</b>	<b>1,475,778</b>	<b>37,769,980</b>





1993 TRUST COMPANIES - SOCIÉTÉS DE FIDUCIE (IN THOUSANDS OF DOLLARS)  
TABLE IV - LIABILITIES AND SHAREHOLDERS' EQUITY - COMPANY FUNDS

COMPANY / SOCIÉTÉ	LIABILITIES / PASSIF					PROVISION FOR DEFICIENCY OF MAXIMUM STATUTORY VALUES / PROVISION POUR INSUFFISANCE DES VALEURS RÉGLEMENTAIRES MAXIMALES (1)
	BORROWED MONEY AND BANK OVERDRAFTS / EMPRUNTS ET DÉCOUVERTS BANCAIRES	INCOME TAX PAYABLE / IMPÔTS SUR LE REVENU À PAYER	DIVIDENDS PAYABLE / DIVIDENDES À PAYER	EXPENSES DUE AND ACCRUED AND OTHER LIABILITIES / FRAIS ÉCHUS ET COURUS ET AUTRES PASSIFS		
AGF TRUST COMPANY / COMPAGNIE DE FIDUCIE AGF.....	0	0	0	940		0
THE BANK OF NOVA SCOTIA TRUST COMPANY / LA SOCIÉTÉ DE FIDUCIE BANQUE DE NOUVELLE-ÉCOSSE.....	0	153	0	138		0
BAYSHORE TRUST COMPANY / COMPAGNIE DE FIDUCIE BAYSHORE.....	0	630	0	433		0
THE CANADA TRUST COMPANY / LA SOCIÉTÉ CANADA TRUST.....	0	10,736	0	113,923		0
CANWEST TRUST COMPANY.....	0	0	0	353		0
CIBC TRUST CORPORATION / COMPAGNIE TRUST CIBC.....	15,175	0	0	7,300		0
CITIZENS TRUST COMPANY / COMPAGNIE DE FIDUCIE CITIZENS.....	0	715	0	929		0
CO-OPERATIVE TRUST COMPANY OF CANADA.....	0	0	0	950		1
COMMERCIAL TRUST COMPANY LIMITED / COMPAGNIE DE FIDUCIE COMMERCIALE LIMITÉE.....	0	182	0	84		0
CONFEDERATION TRUST COMPANY / LA COMPAGNIE DE FIDUCIE CONFÉDÉRATION.....	0	0	0	4,546		2,476
THE EQUITABLE TRUST COMPANY / L'ÉQUITABLE, COMPAGNIE DE FIDUCIE.....	80	0	0	1,823		0
EVANGELINE TRUST COMPANY / SOCIÉTÉ DE FIDUCIE ÉVANGÉLINE.....	0	4	0	118		0
FIRSTLINE TRUST COMPANY / COMPAGNIE TRUST FIRSTLINE.....	40,327	0	0	24,485		0
HOUSEHOLD TRUST COMPANY / LA SOCIÉTÉ DE TRUST HOUSEHOLD.....	15,019	0	0	75,667		0
INLAND TRUST AND SAVINGS CORPORATION.....	0	0	0	111		95
THE INTERNATIONAL TRUST COMPANY / SOCIÉTÉ DE FIDUCIE INTERNATIONALE.....	0	0	0	1,142		0
INVESTORS GROUP TRUST COMPANY LTD / LA COMPAGNIE DE FIDUCIE DU GROUPE INVESTORS LTÉE.....	55,543	0	0	1,291		0
MERCHANT PRIVATE TRUST COMPANY / SOCIÉTÉ DE FIDUCIE PRIVÉE MARCHANDE.....	0	0	0	1,976		0

(1) MAXIMUM STATUTORY VALUES ARE: AMORTIZED VALUES FOR SECURITIES ISSUED OR GUARANTEED BY THE GOVERNMENT OF CANADA OR BY THE GOVERNMENT OF ANY PROVINCE OF CANADA; MARKET VALUE FOR ALL OTHER SECURITIES.

1993 SOCIÉTÉS DE FIDUCIE – TRUST COMPANIES (EN MILLIERS DE DOLLARS)  
TABLEAU IV – PASSIF ET AVOIR DES ACTIONNAIRES – FONDS DE LA SOCIÉTÉ

SHAREHOLDERS' EQUITY / AVOIR DES ACTIONNAIRES							
DEFERRED INCOME TAX / IMPÔTS SUR LE REVENU REPORTÉS	TOTAL / TOTAL	CAPITAL / CAPITAL	GENERAL RESERVE AND / OR CONTRIBUTED SURPLUS / RÉSERVE GÉNÉRALE ET / OU EXCÉDENT VERSÉ	INVESTMENT RESERVES / RÉSERVES DE PLACEMENTS	RETAINED EARNINGS / BÉNÉFICES NON RÉPARTIS	TOTAL / TOTAL	TOTAL COMPANY FUNDS TOTAL DES FONDS DE LA SOCIÉTÉ
0	940	9,700	0	0	527	10,227	11,167
0	291	10,000	0	0	262	10,262	10,553
1,019	2,082	18,827	0	0	7,593	26,220	28,302
0	124,659	67,160	0	0	190,007	257,167	381,826
0	353	23,924	0	0	(16,642)	7,282	7,635
0	22,484	65,405	0	0	(26,921)	38,484	60,968
0	1,644	16,198	509	2,500	3,276	22,483	24,127
75	1,026	40,104	14,595	0	2,420	57,119	58,145
0	266	2,000	0	0	1,331	3,331	3,597
0	7,022	144,521	0	(5,491)	(70,780)	68,270	75,292
0	1,903	8,717	0	(249)	1,608	10,076	11,979
0	122	1,500	0	0	173	1,673	1,795
0	64,812	47,697	0	0	(15,434)	32,263	97,075
1,318	92,004	124,500	0	0	(43,925)	80,575	172,579
142	348	6,605	0	0	3,519	10,124	10,472
0	1,142	10,121	4,135	0	(1,377)	12,879	14,021
(4,412)	52,422	30,400	100	0	35,847	66,347	118,769
0	1,976	12,700	0	0	(484)	12,236	14,212

(1) LES VALEURS RÉGLEMENTAIRES MAXIMALES SONT: LA VALEUR APRÈS AMORTISSEMENT DES TITRES ÉMIS OU GARANTIS PAR LE GOUVERNEMENT DU CANADA  
OU PAR LE GOUVERNEMENT D'UNE PROVINCE CANADIENNE; LA VALEUR MARCHANDE DE TOUS LES AUTRES TITRES.

1993 TRUST COMPANIES – SOCIÉTÉS DE FIDUCIE (IN THOUSANDS OF DOLLARS)  
TABLE IV – LIABILITIES AND SHAREHOLDERS' EQUITY – COMPANY FUNDS

COMPANY / SOCIÉTÉ	LIABILITIES / PASSIF					PROVISION FOR DEFICIENCY OF MAXIMUM STATUTORY VALUES / PROVISION POUR INSUFFISANCE DES VALEURS RÉGLEMENTAIRES MAXIMALES (1)
	BORROWED MONEY AND BANK OVERDRAFTS / EMPRUNTS ET DÉCOUVERTS BANCAIRES	INCOME TAX PAYABLE / IMPÔTS SUR LE REVENU À PAYER	DIVIDENDS PAYABLE / DIVIDENDES À PAYER	EXPENSES DUE AND ACCRUED AND OTHER LIABILITIES / FRAS ÉCHUS ET COURUS ET AUTRES PASSIFS		
METROPOLITAN TRUST COMPANY OF CANADA / SOCIÉTÉ DE FIDUCIE LA MÉTROPOLITAINE DU CANADA.....	0	0	0	1,292		0
MONTREAL TRUST COMPANY OF CANADA / COMPAGNIE MONTRÉAL TRUST DU CANADA.....	3,000	0	0	66,743		16,596
THE MUTUAL TRUST COMPANY / SOCIÉTÉ DE FIDUCIE MUTUELLE.....	5,556	0	0	3,717		1,318
NATCAN TRUST COMPANY / SOCIÉTÉ DE FIDUCIE NATCAN.....	0	39	0	983		0
PEACE HILLS TRUST COMPANY / SOCIÉTÉ DE FIDUCIE PEACE HILLS.....	0	0	0	542		0
PEOPLES TRUST COMPANY / COMPAGNIE DE FIDUCIE PEOPLES.....	0	0	0	2,348		0
THE PREMIER TRUST COMPANY.....	0	0	0	223		0
PROVINCIAL TRUST COMPANY / COMPAGNIE DE FIDUCIE PROVINCIALE.....	0	(1)	0	0		0
THE R-M TRUST COMPANY / COMPAGNIE TRUST R-M.....	7,720	29	0	33,838		0
RBC TRUST COMPANY / COMPAGNIE TRUST RBC.....	0	82	0	1,356		0
ROYAL TRUST CORPORATION OF CANADA / SOCIÉTÉ TRUST ROYAL DU CANADA.....	244,791	0	7	288,448		0
SUN LIFE TRUST COMPANY / COMPAGNIE DE FIDUCIE SUN LIFE.....	201	0	0	23,069		0
TD TRUST COMPANY / SOCIÉTÉ DE FIDUCIE TD.....	0	471	0	1,120		0
THE TRUST COMPANY OF BANK OF MONTREAL / SOCIÉTÉ DE FIDUCIE BANQUE DE MONTRÉAL.....	0	2,217	0	2,221		0
<b>TOTAL 1993</b>	<b>387,412</b>	<b>15,257</b>	<b>7</b>	<b>662,138</b>		<b>20,486</b>

(1) MAXIMUM STATUTORY VALUES ARE: AMORTIZED VALUES FOR SECURITIES ISSUED OR GUARANTEED BY THE GOVERNMENT OF CANADA OR BY THE GOVERNMENT OF ANY PROVINCE OF CANADA; MARKET VALUE FOR ALL OTHER SECURITIES.

1993 SOCIÉTÉS DE FIDUCIE - TRUST COMPANIES (EN MILLIERS DE DOLLARS)  
TABLEAU IV - PASSIF ET AVOIR DES ACTIONNAIRES - FONDS DE LA SOCIÉTÉ

		SHAREHOLDERS' EQUITY / AVOIR DES ACTIONNAIRES					
DEFERRED INCOME TAX / IMPÔTS SUR LE REVENU REPORTÉS	TOTAL / TOTAL	CAPITAL / CAPITAL	GENERAL RESERVE AND / OR CONTRIBUTED SURPLUS / RÉSERVE GÉNÉRALE ET / OU EXCÉDENT VERSÉ	INVESTMENT RESERVES / RÉSERVES DE PLACEMENTS	RETAINED EARNINGS / BÉNÉFICES NON RÉPARTIS	TOTAL / TOTAL	TOTAL COMPANY FUNDS / TOTAL DES FONDS DE LA SOCIÉTÉ
0	1,292	121,469	0	0	(83,379)	38,090	39,382
0	86,339	260,693	169,419	0	(76,701)	353,411	439,750
0	10,591	63,050	0	0	20,803	83,853	94,444
391	1,413	50,000	0	0	269	50,269	51,682
0	542	17,361	0	0	1,186	18,547	19,069
1,469	3,817	10,003	0	0	5,669	15,692	19,509
54	277	10,006	0	0	19,035	29,041	29,318
0	(1)	1,000	0	0	256	1,256	1,255
0	41,587	55,900	0	0	(41,061)	14,839	56,426
0	1,436	25,000	0	0	(317)	24,683	26,121
0	533,246	787,561	87,861	0	(538,763)	336,659	869,905
0	23,290	463,501	0	0	(316,812)	146,669	169,979
0	1,591	15,000	0	0	292	15,292	16,883
18	4,456	10,000	0	0	2,491	12,491	16,947
74	1,085,374	2,530,423	276,619	(3,240)	(935,972)	1,867,830	2,953,204

(1) LES VALEURS RÉGLEMENTAIRES MAXIMALES SONT: LA VALEUR APRÈS AMORTISSEMENT DES TITRES ÉMIS OU GARANTIS PAR LE GOUVERNEMENT DU CANADA OU PAR LE GOUVERNEMENT D'UNE PROVINCE CANADIENNE; LA VALEUR MARCHANDE DE TOUTS LES AUTRES TITRES.

1993 TRUST COMPANIES – SOCIÉTÉS DE FIDUCIE (IN THOUSANDS OF DOLLARS)  
TABLE V – STATEMENT OF INCOME AND EXPENSES

COMPANY / SOCIÉTÉ	INVESTMENT INCOME EARNED / REVENU DE PLACEMENT RÉALISÉ	FEES AND COMMISSIONS EARNED ON E.T.A. / HONORAIRES ET COMMISSIONS S.F.A.	OTHER / AUTRES	TOTAL INCOME / REVENU TOTAL	INTEREST INCURRED INTÉRÊT ENGAGÉ	SALARIES AND STAFF BENEFITS TRAITEMENTS ET AVANTAGES SOCIAUX
AGF TRUST COMPANY / COMPAGNIE DE FIDUCIE AGF.....	7,091	317	199	7,607	5,695	529
THE BANK OF NOVA SCOTIA TRUST COMPANY / LA SOCIÉTÉ DE FIDUCIE BANQUE DE NOUVELLE-ÉCOSSE.....	5,776	362	0	6,168	3,939	966
BAYSHORE TRUST COMPANY / COMPAGNIE DE FIDUCIE BAYSHORE.....	36,364	(179)	757	36,942	28,811	2,550
THE CANADA TRUST COMPANY / LA SOCIÉTÉ CANADA TRUST.....	368,731	104,671	25,340	498,742	291,801	98,660
CANWEST TRUST COMPANY.....	922	0	0	922	0	0
CIBC TRUST CORPORATION / COMPAGNIE TRUST CIBC.....	50,413	1,784	1,172	53,369	40,315	5,092
CITIZENS TRUST COMPANY / COMPAGNIE DE FIDUCIE CITIZENS.....	35,357	96	1,806	37,261	25,997	3,040
CO-OPERATIVE TRUST COMPANY OF CANADA.....	93,843	3,469	3,127	100,439	75,537	8,599
COMMERCIAL TRUST COMPANY LIMITED / COMPAGNIE DE FIDUCIE COMMERCIALE LIMITÉE.....	228	156	0	384	0	45
CONFEDERATION TRUST COMPANY / LA COMPAGNIE DE FIDUCIE CONFÉDÉRATION.....	78,373	3,194	4,176	85,743	76,972	7,675
THE EQUITABLE TRUST COMPANY / L'ÉQUITABLE, COMPAGNIE DE FIDUCIE.....	10,879	0	502	11,381	8,049	1,854
EVANGELINE TRUST COMPANY / SOCIÉTÉ DE FIDUCIE ÉVANGÉLINE.....	1,899	1	30	1,939	1,552	0
FIRSTLINE TRUST COMPANY / COMPAGNIE TRUST FIRSTLINE.....	66,500	13,507	6,039	86,046	47,061	11,108
HOUSEHOLD TRUST COMPANY / LA SOCIÉTÉ DE TRUST HOUSEHOLD.....	141,854	0	20,879	162,533	112,508	6,524
INLAND TRUST AND SAVINGS CORPORATION.....	14,164	0	127	14,291	11,960	759
THE INTERNATIONAL TRUST COMPANY / SOCIÉTÉ DE FIDUCIE INTERNATIONALE.....	1,112	2,219	1,066	4,397	128	2,063
INVESTORS GROUP TRUST COMPANY LTD / LA COMPAGNIE DE FIDUCIE DU GROUPE INVESTORS LTÉE.....	96,443	23,572	100	120,115	84,813	2,511
MERCHANT PRIVATE TRUST COMPANY / SOCIÉTÉ DE FIDUCIE PRIVÉE MARCHANDE.....	14,235	1,504	385	16,124	11,583	930
METROPOLITAN TRUST COMPANY OF CANADA / SOCIÉTÉ DE FIDUCIE LA MÉTROPOLITAINE DU CANADA.....	76,404	5,420	1,988	83,812	72,556	12,847
MONTREAL TRUST COMPANY OF CANADA / COMPAGNIE MONTRÉAL TRUST DU CANADA.....	610,706	90,833	4,419	705,958	497,355	60,177
THE MUTUAL TRUST COMPANY / SOCIÉTÉ DE FIDUCIE MUTUELLE.....	126,965	797	4,406	132,168	102,757	7,829

1993 SOCIÉTÉS DE FIDUCIE – TRUST COMPANIES (EN MILLIERS DE DOLLARS)  
TABLEAU V – ÉTAT DES REVENUS ET DES DÉPENSES

OTHER OPERATING EXPENSES / AUTRES FRAIS D'EXPLOITATION	DEPRECIATION / AMORTISSEMENT	TOTAL EXPENSES / DÉPENSES TOTALES	PROFIT BEFORE GAINS OR LOSSES ON INVESTMENTS / BÉNÉFICE AVANT PROFIT OU Perte SUR RÉALISATION DE PLACEMENTS	NET GAIN (LOSS) ON INVESTMENTS / PROFIT (PERTE) NET(TE) SUR RÉALISATION DE PLACEMENTS	PROFIT BEFORE TAXES / BÉNÉFICE AVANT IMPÔTS SUR LE REVENU	INCOME TAXES IMPÔTS SUR LE REVENU	NET PROFIT BÉNÉFICE NET
1,266	6	7,496	111	(64)	47	15	32
690	0	5,595	573	0	573	247	326
3,600	271	35,232	1,710	(1,114)	596	(475)	1,071
44,361	36,388	474,210	24,532	(23,709)	823	(548)	1,371
753	0	753	180	(12,282)	(12,113)	0	(12,113)
7,600	567	53,574	(205)	2,747	2,542	0	2,542
3,963	205	33,205	4,056	(657)	3,399	715	2,684
8,720	575	93,431	7,006	(1,544)	5,464	2,493	2,971
189	0	234	150	0	150	49	101
38,372	710	123,729	(37,986)	2,822	(35,164)	240	(35,404)
1,276	0	11,179	202	0	202	71	131
328	0	1,880	59	(12)	47	13	34
12,031	1,385	71,585	14,461	(4)	14,457	7,228	7,229
24,177	732	143,941	18,592	(16,973)	1,619	529	1,090
1,703	194	14,516	(225)	573	348	4	344
1,343	118	3,652	745	0	745	0	745
11,605	84	99,013	21,102	(8,029)	13,073	1,638	11,435
2,652	293	15,458	866	416	1,082	27	1,055
29,496	711	115,612	(31,800)	129	(31,671)	36	(31,707)
160,917	2,831	721,280	(15,322)	(7,363)	(22,685)	(12,432)	(10,253)
24,469	552	135,607	(3,430)	9,697	8,268	166	8,092



1993 TRUST COMPANIES – SOCIÉTÉS DE FIDUCIE (IN THOUSANDS OF DOLLARS)  
TABLE V – STATEMENT OF INCOME AND EXPENSES

COMPANY / SOCIÉTÉ	INVESTMENT INCOME EARNED / REVENU DE PLACEMENT RÉALISÉ	FEES AND COMMISSIONS EARNED ON E.T.A. / HONORAIRES ET COMMISSIONS S.F.A.	OTHER / AUTRES	TOTAL INCOME / REVENU TOTAL	INTEREST INCURRED / INTÉRÊT ENGAGÉ	SALARIES AND STAFF BENEFITS / TRAITEMENTS ET AVANTAGES SOCIAUX
NATCAN TRUST COMPANY / SOCIÉTÉ DE FIDUCIE NATCAN.....	21,721	0	46	21,767	14,591	115
PEACE HILLS TRUST COMPANY / SOCIÉTÉ DE FIDUCIE PEACE HILLS.....	14,150	1,522	773	16,445	11,284	2,610
PEOPLES TRUST COMPANY / COMPAGNIE DE FIDUCIE PEOPLES.....	19,473	0	3,730	23,203	17,062	1,410
THE PREMIER TRUST COMPANY.....	55,449	0	2,583	58,032	45,793	1,881
PROVINCIAL TRUST COMPANY / COMPAGNIE DE FIDUCIE PROVINCIALE.....	104	0	0	104	0	0
THE R-M TRUST COMPANY / COMPAGNIE TRUST R-M.....	1,372	26,532	1,197	29,101	1,676	12,234
RBC TRUST COMPANY / COMPAGNIE TRUST RBC.....	1,606	2,706	483	4,800	182	2,481
ROYAL TRUST CORPORATION OF CANADA / SOCIÉTÉ TRUST ROYAL DU CANADA.....	1,077,738	113,831	103,610	1,295,179	897,334	223,713
SUN LIFE TRUST COMPANY / COMPAGNIE DE FIDUCIE SUN LIFE.....	233,691	741	3,704	238,136	216,642	14,609
TD TRUST COMPANY / SOCIÉTÉ DE FIDUCIE TD.....	11,591	11,844	1,895	25,330	7,431	29
THE TRUST COMPANY OF BANK OF MONTREAL / SOCIÉTÉ DE FIDUCIE BANQUE DE MONTRÉAL.....	610	3,477	12,913	17,000	3	4,451
<b>TOTAL 1993</b>	<b>3,275,566</b>	<b>412,410</b>	<b>207,471</b>	<b>3,895,447</b>	<b>2,711,409</b>	<b>497,291</b>

1993 SOCIÉTÉS DE FIDUCIE – TRUST COMPANIES (EN MILLIERS DE DOLLARS)  
TABLEAU V – ÉTAT DES REVENUS ET DES DÉPENSES

OTHER OPERATING EXPENSES / AUTRES FRAIS D'EXPLOITATION	DEPRECIATION / AMORTISSEMENT	TOTAL EXPENSES / DÉPENSES TOTALES	PROFIT BEFORE GAINS OR LOSSES ON INVESTMENTS / BÉNÉFICE AVANT PROFIT OU PÉRTE SUR RÉALISATION DE PLACEMENTS	NET GAIN (LOSS) ON INVESTMENTS / PROFIT (PÉRTE) NET(TE) SUR RÉALISATION DE PLACEMENTS	PROFIT BEFORE TAXES / BÉNÉFICE AVANT IMPÔTS SUR LE REVENU	INCOME TAXES / IMPÔTS SUR LE REVENU	NET PROFIT BÉNÉFICE NET
6,362	0	21,068	699	0	699	430	269
2,354	172	16,420	25	22	47	23	24
3,806	96	22,364	809	741	1,550	619	931
3,248	64	50,986	7,046	(7,097)	(951)	(452)	(499)
19	0	19	85	0	85	42	43
13,520	914	28,344	757	0	757	887	(130)
2,118	4	4,785	24	0	24	45	(21)
294,685	14,810	1,430,542	(135,363)	(176,808)	(311,971)	(98,951)	(213,020)
130,665	2,512	364,628	(126,492)	1,887	(124,605)	(55,944)	(68,661)
16,887	15	24,362	968	149	1,117	500	617
7,561	18	12,033	4,967	0	4,967	2,235	2,732
860,936	67,127	4,136,763	(241,316)	(237,173)	(478,489)	(150,550)	(327,939)

1993 TRUST COMPANIES – SOCIÉTÉS DE FIDUCIE (IN THOUSANDS OF DOLLARS)  
TABLE VI – STATEMENT OF RETAINED EARNINGS

COMPANY / SOCIÉTÉ	ADD / AJOUTER		
	BALANCE AT BEGINNING OF YEAR / SOLDE EN DÉBUT D'ANNÉE	NET PROFIT / BÉNÉFICE NET	OTHER ITEMS / AUTRES POSTES
AGF TRUST COMPANY / COMPAGNIE DE FIDUCIE AGF.....	536	32	0
THE BANK OF NOVA SCOTIA TRUST COMPANY / LA SOCIÉTÉ DE FIDUCIE BANQUE DE NOUVELLE-ÉCOSSE.....	3	326	0
BAYSHORE TRUST COMPANY / COMPAGNIE DE FIDUCIE BAYSHORE.....	5,238	1,071	761
THE CANADA TRUST COMPANY / LA SOCIÉTÉ CANADA TRUST.....	180,963	1,371	0
CANWEST TRUST COMPANY.....	(4,529)	(12,113)	0
CIBC TRUST CORPORATION / COMPAGNIE TRUST CIBC.....	(28,332)	2,542	0
CITIZENS TRUST COMPANY / COMPAGNIE DE FIDUCIE CITIZENS.....	832	2,684	1
CO-OPERATIVE TRUST COMPANY OF CANADA.....	1,305	2,971	0
COMMERCIAL TRUST COMPANY LIMITED / COMPAGNIE DE FIDUCIE COMMERCIALE LIMITÉE.....	1,190	101	0
CONFEDERATION TRUST COMPANY / LA COMPAGNIE DE FIDUCIE CONFÉDÉRATION.....	(35,356)	(35,404)	0
THE EQUITABLE TRUST COMPANY / L'ÉQUITABLE, COMPAGNIE DE FIDUCIE.....	1,477	131	0
EVANGELINE TRUST COMPANY / SOCIÉTÉ DE FIDUCIE ÉVANGÉLINE.....	155	34	0
FIRSTLINE TRUST COMPANY / COMPAGNIE TRUST FIRSTLINE.....	(32,891)	7,229	0
HOUSEHOLD TRUST COMPANY / LA SOCIÉTÉ DE TRUST HOUSEHOLD.....	(5,549)	1,090	0
INLAND TRUST AND SAVINGS CORPORATION.....	3,985	344	0
THE INTERNATIONAL TRUST COMPANY / SOCIÉTÉ DE FIDUCIE INTERNATIONALE.....	(2,317)	745	0
INVESTORS GROUP TRUST COMPANY LTD / LA COMPAGNIE DE FIDUCIE DU GROUPE INVESTORS LTÉE.....	33,665	11,435	0
MERCHANT PRIVATE TRUST COMPANY / SOCIÉTÉ DE FIDUCIE PRIVÉE MARCHANDE.....	(1,354)	1,055	0

1993 SOCIÉTÉS DE FIDUCIE – TRUST COMPANIES (EN MILLIERS DE DOLLARS)  
TABLEAU VI – ÉTAT DES BÉNÉFICES NON RÉPARTIS

				DEDUCT / DÉDUIRE				
TRANSFER TO / VIRER AUX				CHANGE IN / CHANGEMENTS				
DIVIDENDS TO SHAREHOLDERS / DIVIDENDES AUX ACTIONNAIRES	GENERAL RESERVE / RÉSERVE GÉNÉRALE	INVESTMENT RESERVES / RÉSERVES D'É PLACEMENTS		PROVISION FOR DEFICIENCY OF MAXIMUM STATUTORY VALUES / PROVISION POUR INSUFFISANCE DES VALEURS RÉGLEMENTAIRES MAXIMALES	ASSETS NOT ADMITTED / ACTIF NON ADMIS	OTHER ITEMS / AUTRES POSTES	BALANCE AT END OF YEAR / SOLDE EN FIN D'ANNÉE	
		MORTGAGES / PRÊTS HYPOTHÉCAIRES	OTHER / AUTRES					
0	0	0	0	(77)	118	0	527	
0	0	0	0	0	67	0	262	
0	0	0	0	0	(523)	0	7,583	
0	0	0	0	(8,831)	0	1,158	190,007	
0	0	0	0	0	0	0	(16,642)	
0	0	0	0	(58)	1,189	0	(26,921)	
0	0	0	0	0	241	0	3,276	
1,606	0	0	0	1	249	0	2,420	
0	0	0	0	0	(78)	38	1,331	
0	0	0	0	0	0	0	(70,760)	
0	0	0	0	0	0	0	1,608	
22	0	0	0	0	(5)	0	173	
0	0	0	0	0	0	(10,228)	(15,434)	
44,578	0	0	0	(3,316)	(1,796)	0	(43,925)	
263	0	0	0	95	452	0	3,519	
0	0	0	0	0	(195)	0	(1,377)	
7,868	0	0	0	0	1,405	0	35,847	
0	0	0	0	0	185	0	(464)	

1993 TRUST COMPANIES – SOCIÉTÉS DE FIDUCIE (IN THOUSANDS OF DOLLARS)  
TABLE VI – STATEMENT OF RETAINED EARNINGS

COMPANY / SOCIÉTÉ	ADD. AJOUTER		
	BALANCE AT BEGINNING OF YEAR / SOLDE EN DÉBUT D'ANNÉE	NET PROFIT / BÉNÉFICE NET	OTHER ITEMS / AUTRES POSTES
METROPOLITAN TRUST COMPANY OF CANADA / SOCIÉTÉ DE FIDUCIE LA MÉTROPOLITAINE DU CANADA.....	(53,954)	(31,707)	0
MONTREAL TRUST COMPANY OF CANADA / COMPAGNIE MONTRÉAL TRUST DU CANADA.....	(57,785)	(10,253)	0
THE MUTUAL TRUST COMPANY OF CANADA / SOCIÉTÉ DE FIDUCIE MUTUELLE.....	17,973	6,092	0
NATCAN TRUST COMPANY / SOCIÉTÉ DE FIDUCIE NATCAN.....	0	269	0
PEACE HILLS TRUST COMPANY / SOCIÉTÉ DE FIDUCIE PEACE HILLS.....	1,572	24	(1)
PEOPLES TRUST COMPANY / COMPAGNIE DE FIDUCIE PEOPLES.....	4,717	931	(40)
THE PREMIER TRUST COMPANY.....	20,861	(499)	0
PROVINCIAL TRUST COMPANY / COMPAGNIE DE FIDUCIE PROVINCIALE.....	213	43	0
THE R-M TRUST COMPANY / COMPAGNIE TRUST R-M.....	(46,250)	(130)	0
RBC TRUST COMPANY / COMPAGNIE TRUST RBC.....	0	(21)	0
ROYAL TRUST CORPORATION OF CANADA / SOCIÉTÉ TRUST ROYAL DU CANADA.....	(215,642)	(213,020)	0
SUN LIFE TRUST COMPANY / COMPAGNIE DE FIDUCIE SUN LIFE.....	(196,020)	(66,661)	0
TD TRUST COMPANY / SOCIÉTÉ DE FIDUCIE TD.....	(70)	617	0
THE TRUST COMPANY OF BANK OF MONTREAL / SOCIÉTÉ DE FIDUCIE BANQUE DE MONTRÉAL.....	0	2,732	0
<b>TOTAL 1993</b>	<b>(405,333)</b>	<b>(327,939)</b>	<b>721</b>

1993 SOCIÉTÉS DE FIDUCIE – TRUST COMPANIES (EN MILLIERS DE DOLLARS)  
TABLEAU VI – ÉTAT DES BÉNÉFICES NON RÉPARTIS

DEDUCT / DÉDUIRE							
TRANSFER TO / VIRER AUX				CHANGE IN / CHANGEMENTS			
DIVIDENDS TO SHAREHOLDERS / DIVIDENDES AUX ACTIONNAIRES	GENERAL RESERVE / RÉSERVE GÉNÉRALE	INVESTMENT RESERVES / RÉSERVES DE PLACEMENTS		PROVISION FOR DEFICIENCY OF MAXIMUM STATUTORY VALUES / PROVISION POUR INSUFFISANCE DES VALEURS RÉGLEMENTAIRES MAXIMALES	ASSETS NOT ADMITTED / ACTIF NON ADMIS	OTHER ITEMS / AUTRES POSTES	BALANCE AT END OF YEAR / SOLDE EN FIN D'ANNÉE
		MORTGAGES / PRÊTS HYPOTHÉCAIRES	OTHER / AUTRES				
0	0	0	0	0	(2,343)	51	(83,379)
930	0	0	0	(10,499)	18,232	0	(76,701)
2,016	0	0	0	1,318	(72)	0	20,803
0	0	0	0	0	0	0	299
0	0	0	0	(67)	476	0	1,186
0	0	0	0	0	(81)	0	5,689
0	0	0	0	0	1,347	0	19,035
0	0	0	0	0	0	0	256
0	0	0	0	0	(5,319)	0	(41,061)
0	0	0	0	0	296	0	(317)
35	0	0	0	(1,570)	111,636	0	(538,763)
0	0	0	0	(1,722)	53,853	0	(316,812)
0	0	0	0	0	255	0	292
0	0	0	0	0	241	0	2,491
57,318	0	0	0	(24,726)	179,610	(6,981)	(935,972)





**SUMMARY OF ASSETS, LIABILITIES, INCOME, EXPENDITURES AND RETAINED  
EARNINGS FOR THE YEAR 1993 - LOAN COMPANIES**

**SOMMAIRE DE L'ACTIF, DU PASSIF, DU REVENU, DES DÉPENSES ET DES  
BÉNÉFICES NON RÉPARTIS POUR L'EXERCICE 1993 - SOCIÉTÉS DE PRÊT**

1993 LOAN COMPANIES - SOCIÉTÉS DE PRÊT (IN THOUSANDS OF DOLLARS)  
TABLE I - ASSETS (BOOK VALUE)

COMPANY / SOCIÉTÉ	CASH / ENCAISSE	TREASURY BILLS AND SHORT TERM DEPOSITS / BONS DU TRÉSOR ET DÉPÔTS À COURT TERME	BONDS / OBLIGATIONS	SHARES / ACTIONS	COLLATERAL LOANS PRÊTS SUR NANTISSEMENTS	CONSUMER LOANS PRÊTS À LA CONSOMMATION
BANK OF MONTREAL MORTGAGE CORPORATION / SOCIÉTÉ HYPOTHÉCAIRE BANQUE DE MONTRÉAL.....	7,192	1,694,600	0	0	0	0
CANADA TRUSTCO MORTGAGE COMPANY / HYPOTHÈQUES TRUSTCO CANADA.....	382,830	3,846,034	942,219	1,186,913	1,511,777	1,413,294
CIBC MORTGAGE CORPORATION / LA SOCIÉTÉ D'HYPOTHÈQUES CIBC.....	27,362	1,695,629	59,070	0	0	0
EVANGELINE SAVINGS & MORTGAGE COMPANY.....	9	1,686	197	0	30	0
GENTRA MORTGAGE COMPANY.....	0	0	0	0	0	0
GRANVILLE SAVINGS AND MORTGAGE CORPORATION / GRANVILLE SOCIÉTÉ D'ÉPARGNE ET D'HYPOTHÈQUES.....	270	9,875	1,948	34	0	605
HONGKONGBANK MORTGAGE CORPORATION / SOCIÉTÉ HYPOTHÉCAIRE DE HONGKONG BANK.....	71,660	426,870	0	8,214	0	18
LAURENTIAN BANK SAVINGS & MORTGAGE CORPORATION / SOCIÉTÉ D'ÉPARGNE ET D'HYPOTHÈQUE BANQUE LAURENTIENNE...	6,054	36,703	0	0	0	0
LEAGUE SAVINGS AND MORTGAGE COMPANY.....	2	7,221	7,604	56	891	5,594
MANDATE NATIONAL MORTGAGE CORPORATION / CORPORATION NATIONALE D'HYPOTHÈQUE MANDATE.....	203	0	0	0	0	0
MTC MORTGAGE INVESTMENT CORPORATION / SOCIÉTÉ DE PLACEMENTS HYPOTHÉCAIRES MTC.....	383	5,793	0	0	0	0
NAL MORTGAGE COMPANY / SOCIÉTÉ D'HYPOTHÈQUE NAL.....	2,373	90,864	96,147	3,475	6,174	0
ROYAL BANK MORTGAGE CORPORATION / SOCIÉTÉ D'HYPOTHÈQUES DE LA BANQUE ROYALE.....	2,554	10,529,133	3,132,476	0	0	0
SCOTIA MORTGAGE CORPORATION / SOCIÉTÉ HYPOTHÉCAIRE SCOTIA.....	0	250,000	0	0	0	0
SECURITY HOME MORTGAGE INVESTMENT CORPORATION / SOCIÉTÉ DE PLACEMENTS HYPOTHÉCAIRES SECURITY HOME.....	3,131	5,500	193	0	0	0
SUN LIFE SAVINGS AND MORTGAGE CORPORATION / SOCIÉTÉ D'ÉPARGNE ET D'HYPOTHÈQUES SUN LIFE.....	171	86,073	74,581	1,446	0	0
TD MORTGAGE CORPORATION / LA SOCIÉTÉ D'HYPOTHÈQUES TD.....	0	662,921	83,891	459,000	0	1,229,401
TD PACIFIC MORTGAGE CORPORATION / LA SOCIÉTÉ D'HYPOTHÈQUES PACIFIQUE TD.....	6	299,909	0	0	0	156,735
VICTORIA AND GREY MORTGAGE CORPORATION / SOCIÉTÉ D'HYPOTHÈQUES VICTORIA ET GREY.....	6,005	88,496	26,809	10,657	0	0
<b>TOTAL 1993</b>	<b>510,205</b>	<b>19,737,307</b>	<b>4,424,935</b>	<b>1,669,795</b>	<b>1,518,872</b>	<b>2,805,647</b>

1993 SOCIÉTÉS DE PRÊT – LOAN COMPANIES (EN MILLIERS DE DOLLARS)  
TABLEAU I – ACTIF (VALEUR COMPTABLE)

MORTGAGES AND SALE AGREEMENTS / PRÊTS HYPOTHÉCAIRES ET CONVENTIONS DE VENTE	REAL ESTATE / BIENS – FONDS	INVESTMENTS IN SUBSIDIARIES / PLACEMENTS DANS LES FILIALES	INVESTMENT INCOME DUE AND ACCRUED / REVENU DE PLACEMENT ÉCHU ET COURU	OTHER ASSETS / AUTRES ACTIFS	TOTAL / TOTAL	DEDUCT ASSETS NOT ADMITTED / MOINS ACTIF NON ADMIS	TOTAL ASSETS TOTAL DE L'ACTIF
21,619,108	0	117,006	2,603	97,323	23,537,832	97,323	23,440,509
17,332,562	212,656	726,892	140,591	4,544,117	32,239,885	134,719	32,105,166
25,223,234	0	0	139,427	146,242	27,290,964	19,632	27,271,332
19,634	767	2,450	260	123	25,156	84	25,072
0	0	0	0	4,741	4,741	14	4,727
179,994	2,871	2,675	1,317	679	200,266	611	199,657
3,561,300	0	0	18,995	164,911	4,251,968	7,581	4,244,387
40,816	0	0	60	817	84,450	0	84,450
283,600	1,323	0	1,754	2,259	310,304	479	309,825
2,753	0	0	0	395	3,351	395	2,956
60,090	0	0	291	114	68,671	269	66,402
127,782	18,831	0	3,069	5,265	353,980	541	353,439
21,746,639	0	0	344,516	345,845	36,101,163	3,145	36,098,018
11,587,294	14,091	0	56,954	112,765	12,021,104	89,276	11,931,828
94,694	4,900	0	1,243	3,404	113,065	425	112,640
91,260	0	0	3,131	2,494	259,156	519	258,637
22,032,190	0	0	111,437	918,881	25,497,721	22,170	25,475,551
3,412,841	0	0	15,519	297,361	4,182,371	3,822	4,178,549
931,136	130	0	10,281	7,176	1,080,490	356	1,080,134
126,346,927	255,569	849,023	851,448	6,654,912	167,624,640	381,361	167,243,279

1993 LOAN COMPANIES – SOCIÉTÉS DE PRÊT (IN THOUSANDS OF DOLLARS)  
TABLE II – LIABILITIES AND SHAREHOLDERS' EQUITY

COMPANY / SOCIÉTÉ	DEPOSITS AND DEBENTURES / DÉPÔTS ET OBLIGATIONS		LIABILITIES / PASSIF			
	DEMAND / À VUE	TERM / À TERME	ACCRUED INTEREST / INTÉRÊT COURU	OTHER BORROWED MONEY AND BANK OVERDRAFTS / AUTRES EMPRUNTS ET DÉCOUVERTS BANCAIRES	INCOME TAX PAYABLE / IMPÔTS SUR LE REVENU À PAYER	DIVIDENDS PAYABLE DIVIDENDES À PAYER
BANK OF MONTREAL MORTGAGE CORPORATION / SOCIÉTÉ HYPOTHÉCAIRE BANQUE DE MONTRÉAL.....	0	21,654,406	654,959	0	2,322	0
CANADA TRUSTCO MORTGAGE COMPANY / HYPOTHÈQUES TRUSTCO CANADA.....	14,413,064	15,504,019	553,366	183,521	139	2,733
CIBC MORTGAGE CORPORATION / LA SOCIÉTÉ D'HYPOTHÈQUES CIBC.....	7,029,888	13,161,018	577,247	5,474,289	0	0
EVANGELINE SAVINGS & MORTGAGE COMPANY.....	2,576	18,538	592	86	2	0
GENTRA MORTGAGE COMPANY.....	0	0	0	0	0	0
GRANVILLE SAVINGS AND MORTGAGE CORPORATION / GRANVILLE SOCIÉTÉ D'ÉPARGNE ET D'HYPOTHÈQUES.....	5,766	171,978	7,552	0	508	0
HONGKONGBANK MORTGAGE CORPORATION / SOCIÉTÉ HYPOTHÉCAIRE DE HONGKONGBANK.....	740,192	3,257,437	30,322	0	0	0
LAURENTIAN BANK SAVINGS & MORTGAGE CORPORATION / SOCIÉTÉ D'ÉPARGNE ET D'HYPOTHÈQUE LAURENTIENNE.....	0	72,658	1,322	0	293	0
LEAGUE SAVINGS AND MORTGAGE COMPANY.....	11,059	267,205	9,527	1,586	48	81
MANDATE NATIONAL MORTGAGE CORPORATION / CORPORATION NATIONALE D'HYPOTHÈQUE MANDATE.....	0	0	0	0	0	55
MTC MORTGAGE INVESTMENT CORPORATION / SOCIÉTÉ DE PLACEMENTS HYPOTHÉCAIRES MTC.....	0	29,720	331	0	0	578
NAL MORTGAGE COMPANY / SOCIÉTÉ D'HYPOTHÈQUE NAL.....	269	313,262	12,925	0	0	0
ROYAL BANK MORTGAGE CORPORATION / SOCIÉTÉ D'HYPOTHÈQUES DE LA BANQUE ROYALE.....	11,802,759	19,595,486	875,605	1,240,938	12,088	0
SCOTIA MORTGAGE CORPORATION / SOCIÉTÉ HYPOTHÉCAIRE SCOTIA.....	4,626,583	4,593,306	167,954	1,770,149	0	0
SECURITY HOME MORTGAGE INVESTMENT CORPORATION / SOCIÉTÉ DE PLACEMENTS HYPOTHÉCAIRES SECURITY HOME.....	0	84,208	3,497	0	0	0
SUN LIFE SAVINGS AND MORTGAGE CORPORATION / SOCIÉTÉ D'ÉPARGNE ET D'HYPOTHÈQUES SUN LIFE.....	17,240	210,214	6,971	0	0	0
TD MORTGAGE CORPORATION / LA SOCIÉTÉ D'HYPOTHÈQUES TD.....	7,265,219	15,622,907	520,267	1,282,249	0	0
TD PACIFIC MORTGAGE CORPORATION / LA SOCIÉTÉ D'HYPOTHÈQUES PACIFIQUE TD.....	1,515,513	1,451,234	39,321	1,036,956	2,596	0
VICTORIA AND GREY MORTGAGE CORPORATION / SOCIÉTÉ D'HYPOTHÈQUES VICTORIA ET GREY.....	1,884	983,729	29,206	0	341	0
<b>TOTAL 1993</b>	<b>47,432,032</b>	<b>96,991,327</b>	<b>3,490,964</b>	<b>10,989,774</b>	<b>18,337</b>	<b>3,447</b>

(1) MAXIMUM STATUTORY VALUES ARE: AMORTIZED VALUES FOR SECURITIES ISSUED OR GUARANTEED BY THE GOVERNMENT OF CANADA OR BY THE GOVERNMENT OF ANY PROVINCE OF CANADA; MARKET VALUE FOR ALL OTHER SECURITIES.

1993 SOCIÉTÉS DE PRÊT – LOAN COMPANIES (EN MILLIERS DE DOLLARS)

TABLEAU II – PASSIF ET AVOIR DES ACTIONNAIRES

EXPENSES DUE AND ACCRUED AND OTHER LIABILITIES / FRAIS ÉCHUS ET COURUS ET AUTRES PASSIFS	PROVISION FOR DEFICIENCY OF MAXIMUM STATUTORY VALUÉS / PROVISION POUR INSUFFISANCE DES VALEURS RÉGLEMENTAIRES MAXIMALES (1)	DEFERRED INCOME TAX / IMPÔTS SUR LE REVENU REPORTÉS	SHAREHOLDERS' EQUITY / AVOIR DES ACTIONNAIRES						TOTAL LIABILITIES AND SHAREHOLDERS EQUITY TOTAL DU PASSIF ET DE L'AVOIR DES ACTIONNAIRES
			TOTAL / TOTAL	CAPITAL / CAPITAL	GENERAL RESERVE AND / OR CONTRIBUTED SURPLUS / RÉSERVE GÉNÉRALE ET / OU EXCÉDENT VERSÉ	INVESTMENT RESERVES / RÉSERVES DE PLACEMENTS	RETAINED EARNINGS / BÉNÉFICES NON RÉPARTIS	TOTAL / TOTAL	
187,342	0	19,167	22,518,198	1,000,000	0	0	(77,689)	922,311	23,440,509
311,700	0	12,711	30,981,253	911,945	0	0	211,968	1,123,913	32,105,166
141,158	0	0	26,383,600	500,000	75	0	387,657	887,732	27,271,332
306	0	0	22,190	1,248	120	0	1,514	2,882	25,072
3	0	0	3	5,005	26	0	(307)	4,724	4,727
2,119	0	146	188,089	7,350	0	0	4,218	11,568	199,657
65,462	0	0	4,093,413	153,002	0	0	(2,028)	150,974	4,244,387
62	0	(28)	74,307	10,000	0	0	143	10,143	84,450
4,766	0	0	294,272	13,056	2,675	0	(178)	15,553	309,825
34	0	0	89	3,262	26	0	(421)	2,867	2,956
51	0	0	30,680	35,940	0	0	(218)	35,722	66,402
7,167	0	0	333,623	17,499	0	0	2,317	19,816	353,439
44,526	3,115	0	33,574,517	8,091	0	0	2,515,410	2,523,501	36,098,018
563,649	0	27,961	11,749,802	250,000	0	0	(67,774)	182,226	11,931,828
6,606	0	0	94,313	40,699	0	0	(22,372)	18,327	112,640
10,254	0	0	244,679	16,301	0	0	(2,343)	13,958	258,637
97,151	0	0	24,787,793	670,002	0	0	17,756	687,758	25,475,551
20,149	0	0	4,065,769	110,600	0	0	2,180	112,780	4,178,549
18,685	0	581	1,034,426	34,749	0	0	10,959	45,708	1,080,134
1,481,282	3,115	60,538	160,470,816	3,788,749	2,922	0	2,980,792	6,772,463	167,243,279

(1) LES VALEURS RÉGLEMENTAIRES MAXIMALES SONT: LA VALEUR APRÈS AMORTISSEMENT DES TITRES ÉMIS OU GARANTIS PAR LE GOUVERNEMENT DU CANADA OU PAR LE GOUVERNEMENT D'UNE PROVINCE CANADIENNE; LA VALEUR MARCHANDE DE TOUS LES AUTRES TITRES.

1993 LOAN COMPANIES – SOCIÉTÉS DE PRÊT (IN THOUSANDS OF DOLLARS)  
TABLE III – STATEMENT OF INCOME AND EXPENSES

COMPANY / SOCIÉTÉ	INVESTMENT INCOME EARNED / REVENU DE PLACEMENT RÉALISÉ	FEES AND COMMISSIONS EARNED ON AGENCY FUNDS / HONORAIRES ET COMMISSIONS SUR LES FONDS D'AGENCE	OTHER / AUTRES	TOTAL INCOME / REVENU TOTAL	INTEREST INCURRED INTERÊT ENGAGÉ	SALARIES AND STAFF BENEFITS TRAITEMENTS ET AVANTAGES SOCIAUX
BANK OF MONTREAL MORTGAGE CORPORATION / SOCIÉTÉ HYPOTHÉCAIRE BANQUE DE MONTRÉAL.....	2,011,298	0	0	2,011,298	1,531,047	0
CANADA TRUSTCO MORTGAGE COMPANY / HYPOTHÈQUES TRUSTCO CANADA.....	2,384,621	0	162,992	2,547,613	1,663,797	327,720
CIBC MORTGAGE CORPORATION / LA SOCIÉTÉ D'HYPOTHÈQUES CIBC.....	2,508,294	0	3,483	2,511,777	1,905,704	9,616
EVANGELINE SAVINGS & MORTGAGE COMPANY.....	2,324	0	170	2,494	1,764	329
GENTRA MORTGAGE COMPANY.....	0	0	0	0	0	0
GRANVILLE SAVINGS AND MORTGAGE CORPORATION / GRANVILLE SOCIÉTÉ D'ÉPARGNE ET D'HYPOTHÈQUES.....	17,972	0	1,711	19,683	12,733	1,090
HONGKONGBANK MORTGAGE CORPORATION / SOCIÉTÉ HYPOTHÉCAIRE DE HONGKONGBANK.....	319,668	0	5,168	324,836	207,746	0
LAURENTIAN BANK & SAVINGS MORTGAGE CORPORATION / SOCIÉTÉ D'ÉPARGNE ET D'HYPOTHÈQUE BANQUE LAURENTIENNE.....	2,847	0	0	2,847	2,071	0
LEAGUE SAVINGS AND MORTGAGE COMPANY.....	28,502	0	1,495	29,997	22,058	1,080
MANDATE NATIONAL MORTGAGE CORPORATION / CORPORATION NATIONALE D'HYPOTHÈQUE MANDATE.....	333	0	95	428	26	0
MTC MORTGAGE INVESTMENT CORPORATION / SOCIÉTÉ DE PLACEMENTS HYPOTHÉCAIRES MTC.....	3,637	1	36	3,676	408	53
NAL MORTGAGE COMPANY / SOCIÉTÉ D'HYPOTHÈQUE NAL.....	25,897	0	55	25,752	23,571	0
ROYAL BANK MORTGAGE CORPORATION / SOCIÉTÉ D'HYPOTHÈQUES DE LA BANQUE ROYALE.....	3,773,484	0	19,364	3,792,848	2,595,863	3
SCOTIA MORTGAGE CORPORATION / SOCIÉTÉ HYPOTHÉCAIRE SCOTIA.....	1,258,127	0	15,208	1,273,335	910,135	2,406
SECURITY HOME MORTGAGE INVESTMENT CORPORATION / SOCIÉTÉ DE PLACEMENTS HYPOTHÉCAIRES SECURITY HOME.....	11,644	0	0	11,644	8,764	65
SUN LIFE SAVINGS AND MORTGAGE CORPORATION / SOCIÉTÉ D'ÉPARGNE ET D'HYPOTHÈQUES SUN LIFE.....	18,065	0	42	18,107	16,953	0
TD MORTGAGE CORPORATION / LA SOCIÉTÉ D'HYPOTHÈQUES TD.....	2,181,779	0	12,244	2,194,023	1,401,981	0
TD PACIFIC MORTGAGE CORPORATION / LA SOCIÉTÉ D'HYPOTHÈQUES PACIFIQUE TD.....	331,054	0	2,370	333,424	177,748	0
VICTORIA AND GREY MORTGAGE CORPORATION / SOCIÉTÉ D'HYPOTHÈQUES VICTORIA ET GREY.....	84,187	0	0	84,187	69,131	0
<b>TOTAL 1993</b>	<b>14,963,533</b>	<b>1</b>	<b>224,435</b>	<b>15,187,969</b>	<b>10,551,500</b>	<b>342,362</b>



1993 SOCIÉTÉS DE PRÊT – LOAN COMPANIES (EN MILLIERS DE DOLLARS)  
TABLEAU III – ÉTAT DES REVENUS ET DES DÉPENSES

OTHER OPERATING EXPENSES / AUTRES FRAIS D'EXPLOI- TATION	DEPRECIATION / AMORTISSEMENT	TOTAL EXPENSES / DÉPENSES TOTALES	PROFIT BEFORE GAINS OR LOSSES ON INVESTMENTS / BÉNÉFICE AVANT PROFIT OU Perte SUR RÉALISATION DE PLACEMENTS	NET GAIN (LOSS) ON INVESTMENTS / PROFIT (PERTE) NET(TE) SUR RÉALISATION DE PLACEMENTS	PROFIT BEFORE TAXES / BÉNÉFICE AVANT IMPÔTS SUR LE REVENU	INCOME TAXES / IMPÔTS SUR LE REVENU	NET PROFIT / BÉNÉFICE NET
402,804	0	1,933,851	77,447	0	77,447	34,919	42,528
291,769	32,743	2,316,029	231,584	(122,282)	109,302	23,023	86,279
332,509	899	2,248,728	263,049	(42,413)	220,636	98,174	122,462
237	6	2,336	156	(14)	144	34	110
3	0	3	(3)	261	258	(6)	264
1,322	37	15,182	4,501	(2,917)	1,584	615	969
114,077	0	321,823	3,013	0	3,013	1,328	1,685
546	0	2,617	230	30	260	117	143
5,060	818	29,016	981	(22)	959	162	797
165	0	191	237	0	237	0	237
624	0	1,085	2,591	0	2,591	54	2,537
3,246	5	26,822	(1,070)	1,750	880	217	463
238,388	0	2,834,254	958,594	0	958,594	351,853	606,741
164,782	22	1,077,345	195,990	0	195,990	86,900	109,090
6,293	63	15,185	(3,541)	0	(3,541)	25	(3,566)
3,334	15	20,302	(2,195)	208	(1,987)	(954)	(1,033)
752,222	0	2,154,203	39,820	0	39,820	3,220	36,600
146,770	0	324,518	8,906	0	8,906	4,686	4,220
7,535	0	76,666	7,521	(2,894)	4,627	1,672	2,755
2,471,686	34,608	13,400,156	1,787,813	(168,293)	1,619,520	606,239	1,013,281



1993 LOAN COMPANIES – SOCIÉTÉS DE PRÊT (IN THOUSANDS OF DOLLARS)  
TABLE IV – STATEMENT OF RETAINED EARNINGS

COMPANY / SOCIÉTÉ	ADD / AJOUTER		
	BALANCE AT BEGINNING OF YEAR / SOLDE EN DÉBUT D'ANNÉE	NET PROFIT / BÉNÉFICE NET	OTHER ITEMS AUTRES POSTES
BANK OF MONTREAL MORTGAGE CORPORATION / SOCIÉTÉ HYPOTHÉCAIRE BANQUE DE MONTRÉAL .....	(50,115)	42,526	0
CANADA TRUSTCO MORTGAGE COMPANY / HYPOTHÈQUES TRUSTCO CANADA.....	167,651	66,279	0
CIBC MORTGAGE CORPORATION / LA SOCIÉTÉ D'HYPOTHÈQUES CIBC.....	266,168	122,462	0
EVANGELINE SAVINGS & MORTGAGE COMPANY.....	1,458	110	0
GENTRA MORTGAGE COMPANY .....	(661)	264	0
GRANVILLE SAVINGS AND MORTGAGE CORPORATION / GRANVILLE SOCIÉTÉ D'ÉPARGNE ET D'HYPOTHÈQUES.....	2,730	969	0
HONGKONGBANK MORTGAGE CORPORATION / SOCIÉTÉ HYPOTHÉCAIRE DE HONGKONGBANK.....	(842)	1,665	0
LAURENTIAN BANK SAVINGS MORTGAGE CORPORATION / SOCIÉTÉ D'ÉPARGNE ET D'HYPOTHÈQUE BANQUE LAURENTIENNE.....	0	143	0
LEAGUE SAVINGS AND MORTGAGE COMPANY.....	(394)	797	0
MANDATE NATIONAL MORTGAGE CORPORATION / CORPORATION NATIONALE D'HYPOTHÈQUE MANDATE.....	(483)	237	0
MTC MORTGAGE INVESTMENT CORPORATION / SOCIÉTÉ DE PLACEMENTS HYPOTHÉCAIRES MTC.....	(66)	2,537	0
NAL MORTGAGE COMPANY / SOCIÉTÉ D'HYPOTHÈQUE NAL.....	1,723	463	(1)
ROYAL BANK MORTGAGE CORPORATION / SOCIÉTÉ D'HYPOTHÈQUES DE LA BANQUE ROYALE.....	1,908,593	606,741	0
SCOTIA MORTGAGE CORPORATION / SOCIÉTÉ HYPOTHÉCAIRE SCOTIA.....	216,674	109,090	0
SECURITY HOME MORTGAGE INVESTMENT CORPORATION / SOCIÉTÉ DE PLACEMENTS HYPOTHÉCAIRES SECURITY HOME.....	(18,934)	(3,566)	0
SUN LIFE SAVINGS AND MORTGAGE CORPORATION / SOCIÉTÉ D'ÉPARGNE ET D'HYPOTHÈQUES SUN LIFE.....	(969)	(1,033)	0
TD MORTGAGE CORPORATION / LA SOCIÉTÉ D'HYPOTHÈQUES TD.....	222,393	36,600	0
TD PACIFIC MORTGAGE CORPORATION / LA SOCIÉTÉ D'HYPOTHÈQUES PACIFIQUE TD.....	25,131	4,220	0
VICTORIA AND GREY MORTGAGE CORPORATION / SOCIÉTÉ D'HYPOTHÈQUES VICTORIA ET GREY.....	7,961	2,755	0
<b>TOTAL 1993</b>	<b>2,766,198</b>	<b>1,013,261</b>	<b>(1)</b>

1993 SOCIÉTÉS DE PRÊT – LOAN COMPANIES (EN MILLIERS DE DOLLARS)  
TABLEAU IV – ÉTAT DES BÉNÉFICES NON RÉPARTIS

TABLEAU N 1 - ÉTAT DES BÉNÉFICES NON RÉPARTIS				DEDUCT / DÉDUIRE				
DIVIDENDS TO SHAREHOLDERS / DIVIDENDES AUX ACTIONNAIRES	TRANSFER TO / VIRER AUX			CHANGE IN / CHANGEMENTS				
	GENERAL RESERVE / RÉSERVE GÉNÉRALE	INVESTMENT RESERVES / RÉSERVES DE PLACEMENTS		PROVISION FOR DEFICIENCY OF MAXIMUM STATUTORY VALUES / PROVISION POUR INSUFFISANCE DES VALEURS RÉGLEMENTAIRES MAXIMALES	ASSETS NOT ADMITTED / ACTIF NON ADMIS	OTHER ITEMS / AUTRES POSTES	BALANCE AT END OF YEAR SOLDE EN FIN D'ANNÉE	
		MORTGAGES / PRÊTS HYPOTHÉCAIRES	OTHER / AUTRES					
32,496	0	0	0	0	37,264	342	(77,689)	
113,005	0	0	0	(27,782)	(23,061)	0	211,968	
0	0	0	0	0	973	0	387,657	
65	0	0	0	0	(11)	0	1,514	
0	0	0	0	(104)	14	0	(307)	
0	0	0	0	0	(519)	0	4,218	
0	0	0	0	0	2,871	0	(2,026)	
0	0	0	0	0	0	0	143	
519	0	300	0	0	(236)	0	(176)	
237	0	0	0	0	(57)	(5)	(421)	
2,544	0	0	0	0	145	0	(218)	
0	0	0	0	(291)	159	0	2,317	
760	0	0	0	3,115	(3,951)	0	2,515,410	
387,590	0	0	0	0	5,948	0	(67,774)	
0	0	0	0	0	(126)	0	(22,372)	
0	0	0	0	0	321	0	(2,343)	
241,000	0	0	0	0	237	0	17,756	
28,600	0	0	0	0	(1,429)	0	2,180	
0	0	0	0	0	(243)	0	10,959	
806,816	0	300	0	(25,062)	18,295	337	2,980,792	



**SUMMARY OF ASSETS, LIABILITIES, INCOME, EXPENDITURES AND RETAINED  
EARNINGS FOR THE YEAR 1993 - COOPERATIVE CREDIT ASSOCIATIONS**

**SOMMAIRE DE L'ACTIF, DU PASSIF, DU REVENU, DES DÉPENSES ET DES  
BÉNÉFICES NON RÉPARTIS POUR L'EXERCICE 1993  
- ASSOCIATIONS COOPÉRATIVES DE CRÉDIT**

1993 COOPERATIVE CREDIT ASSOCIATIONS – ASSOCIATIONS COOPÉRATIVES DE CRÉDIT (IN THOUSANDS OF DOLLARS)  
TABLE I – ASSETS

ASSOCIATION / ASSOCIATION	LOANS TO MEMBERS (LESS PROVISIONS FOR LOANS IN DEFAULT) / PRÊTS AUX ASSOCIÉS (MOINS PROVISIONS POUR PRÊTS EN SOUFFRANCE)	CASH / ENCAISSE	TREASURY BILLS AND SHORT TERM DEPOSITS / BONS DU TRÉSOR ET DÉPÔTS À COURT TERME	BONDS / OBLIGATIONS	SHARES ACTIONS
B.C. CENTRAL CREDIT UNION.....	274,604	9,342	666,341	1,032,500	35,096
CREDIT UNION CENTRAL OF ALBERTA LIMITED.....	38,114	13,600	206,188	344,763	14,852
CREDIT UNION CENTRAL OF CANADA / LA CENTRALE DES CAISSES DE CRÉDIT DU CANADA.....	118,383	8,490	297,925	434,403	113
CREDIT UNION CENTRAL OF MANITOBA.....	17,212	1,595	86,533	553,906	13,910
CREDIT UNION CENTRAL OF NOVA SCOTIA.....	8,822	7,049	68,321	2,320	2,456
CREDIT UNION CENTRAL OF ONTARIO LIMITED.....	23,503	3,122	713,973	360,457	38,027
CREDIT UNION CENTRAL OF SASKATCHEWAN.....	86,742	7,327	1,164,618	165,572	48,611
<b>TOTAL 1993</b>	<b>567,380</b>	<b>50,525</b>	<b>3,243,869</b>	<b>2,893,921</b>	<b>153,069</b>

1993 COOPERATIVE CREDIT ASSOCIATIONS – ASSOCIATIONS COOPÉRATIVES DE CRÉDIT (IN THOUSANDS OF DOLLARS)  
TABLE II – LIABILITIES AND MEMBERS' EQUITY

ASSOCIATION / ASSOCIATION	DEPOSITS / DÉPÔTS		OTHER BORROWED MONEY / AUTRES EMPRUNTS	BANK LOANS AND BANK OVERDRAFTS / PRÊTS BANCAIRES ET DÉCOUVERTS BANCAIRES	INTEREST DUE AND ACCRUED ON DEPOSITS, BORROWED MONEY AND BANK LOANS / INTÉRÊTS ÉCHUS ET COURUS SUR DÉPÔTS, EMPRUNTS ET PRÊTS BANCAIRES	EXPENSES DUE AND ACCRUED AND OTHER LIABILITIES / FRAIS ÉCHUS ET COURUS ET AUTRES PASSIFS
	DEMAND / À VUE	TERM / À TERME				
B.C. CENTRAL CREDIT UNION.....	1,054,339	825,691	65,363	0	28,737	2,329
CREDIT UNION CENTRAL OF ALBERTA LIMITED.....	25,156	524,881	0	0	6,851	1,888
CREDIT UNION CENTRAL OF CANADA / LA CENTRALE DES CAISSES DE CRÉDIT DU CANADA.....	301,131	404,114	57,332	401	4,891	3,091
CREDIT UNION CENTRAL OF MANITOBA.....	620,734	11,734	0	3,960	14,832	2,516
CREDIT UNION CENTRAL OF NOVA SCOTIA.....	67,706	38,642	0	1,864	1,233	201
CREDIT UNION CENTRAL OF ONTARIO LIMITED.....	86,593	1,072,664	0	0	10,988	4,282
CREDIT UNION CENTRAL OF SASKATCHEWAN.....	637,128	715,877	25,180	0	15,505	5,244
<b>TOTAL 1993</b>	<b>2,795,791</b>	<b>3,593,603</b>	<b>147,895</b>	<b>6,285</b>	<b>85,037</b>	<b>19,551</b>

(1) MAXIMUM STATUTORY VALUES ARE: AMORTIZED VALUES FOR SECURITIES ISSUED OR GUARANTEED BY THE GOVERNMENT OF CANADA OR BY THE GOVERNMENT OF ANY PROVINCE OF CANADA; MARKET VALUE FOR ALL OTHER SECURITIES.

1993 ASSOCIATIONS COOPÉRATIVES DE CRÉDIT – COOPERATIVE CREDIT ASSOCIATIONS (EN MILLIERS DE DOLLARS)  
TABLEAU I – ACTIF

MORTGAGES / PRÊTS HYPOTHÉCAIRES	REAL ESTATE / BIENS – FONDS	INVESTMENTS		OTHER ASSETS / AUTRES ACTIFS	TOTAL TOTAL	ASSETS NOT ADMITTED / ACTIF NON ADMIS	TOTAL ASSETS / TOTAL DE L'ACTIF
		IN SUBSIDIARIES / PLACEMENTS DANS LES FILIALES	INCOME DUE AND ACCURED / REVENU DE PLACEMENT, ÉCHU ET COURU				
6,340	10,859	22,608	34,126	4,386	2,116,206	3,576	2,112,630
14,214	5,246	0	8,806	7,345	653,128	4,687	648,441
5,222	15,726	75	3,841	3,725	887,903	386	887,517
1,318	0	1,158	11,247	9,360	696,239	7,351	688,888
2,556	2,154	3,688	572	3,567	121,507	793	120,714
8,393	0	85,505	9,976	19,840	1,262,796	8,472	1,254,324
29,288	28,228	184	33,930	7,549	1,572,049	2,667	1,569,382
67,331	62,213	113,218	102,500	55,772	7,309,828	27,932	7,281,896

1993 ASSOCIATIONS COOPÉRATIVES DE CRÉDIT – COOPERATIVE CREDIT ASSOCIATIONS (EN MILLIERS DE DOLLARS)  
TABLEAU II – PASSIF ET AVOIR DES ASSOCIÉS

PROVISION FOR INTEREST ON SHARE CAPITAL / PROVISION POUR INTÉRÊTS SUR CAPITAL SOCIAL	PROVISION FOR DEFICIENCY OF MAXIMUM STATUTORY VALUES / PROVISION POUR INSUFFISANCE DES VALEURS RÉGLEMENTAIRES MAXIMALES (1)	DEFERRED INCOME TAXES / IMPÔTS SUR LE REVENU REPORTÉS	RESERVES / RÉSERVES				SURPLUS / SURPLUS	TOTAL / TOTAL	TOTAL LIABILITIES AND MEMBERS' EQUITY / TOTAL DU PASSIF ET DE L'AVOIR DES ASSOCIÉS
			TOTAL / TOTAL	CAPITAL / CAPITAL	GUARANTEE / GARANTIE	GENERAL / GÉNÉRALES			
4,036	1,766	488	1,982,769	104,237	0	0	25,624	129,861	2,112,630
1,135	0	0	561,913	76,064	0	15,151	(4,687)	66,528	648,441
0	6,975	0	777,935	115,925	0	(6,975)	632	109,582	887,517
0	0	0	653,806	36,248	0	0	(1,166)	35,062	688,888
0	0	0	109,678	8,470	0	3,000	(434)	11,036	120,714
0	0	0	1,177,527	81,830	0	0	(5,033)	76,797	1,254,324
8,191	0	0	1,407,125	104,996	0	57,261	0	162,257	1,569,382
13,362	8,741	488	6,670,753	527,770	0	68,437	14,936	611,143	7,281,896

(1) LES VALÉURS RÉGLEMENTAIRES MAXIMALES SONT: LA VALEUR APRÈS AMORTISSEMENT DES TITRES ÉMIS OU GARANTIS PAR LE GOUVERNEMENT DU CANADA OU PAR LE GOUVERNEMENT D'UNE PROVINCE COCANADIENNE; LA VALEUR MARCHANDE DE TOUS LES AUTRES TITRES.

1993 COOPERATIVE CREDIT ASSOCIATIONS – ASSOCIATIONS COOPÉRATIVES DE CRÉDIT (IN THOUSANDS OF DOLLARS)  
TABLE III – STATEMENT OF INCOME AND EXPENSES

ASSOCIATION / ASSOCIATION	INCOME / REVENU			TOTAL / TOTAL
	LOANS / PRÊTS	INVESTMENTS / PLACEMENTS	OTHER INCOME / AUTRES REVENUS	
B.C. CENTRAL CREDIT UNION.....	22,760	99,338	21,740	143,838
CREDIT UNION CENTRAL OF ALBERTA LIMITED.....	4,307	30,386	20,262	54,955
CREDIT UNION CENTRAL OF CANADA / LA CENTRALE DES CAISSES DE CRÉDIT DU CANADA.....	9,950	33,652	870	44,472
CREDIT UNION CENTRAL OF MANITOBA.....	2,300	53,783	11,663	67,746
CREDIT UNION CENTRAL OF NOVA SCOTIA.....	1,164	4,739	6,170	12,073
CREDIT UNION CENTRAL OF ONTARIO LIMITED.....	4,876	64,779	23,978	93,633
CREDIT UNION CENTRAL OF SASKATCHEWAN.....	6,016	93,630	18,654	118,300
<b>TOTAL 1993</b>	<b>51,373</b>	<b>380,907</b>	<b>103,337</b>	<b>535,017</b>



1993 ASSOCIATIONS COOPÉRATIVES DE CRÉDIT – COOPERATIVE CREDIT ASSOCIATIONS (EN MILLIERS DE DOLLARS)  
 TABLEAU III – ÉTAT DES REVENUS ET DES DÉPENSES

EXPENSES / DÉPENSES				EARNINGS					
INTEREST / INTÉRÊTS	SALARIES AND STAFF	OTHER / AUTRES	DEPRECIATION / AMORTISSEMENT	TOTAL / TOTAL	BEFORE GAINS OR LOSSES ON INVESTMENTS	NET GAIN (LOSS) ON INVESTMENTS	EARNINGS BEFORE TAXES /	INCOME TAXES / IMPÔTS SUR LE REVENU	NET EARNINGS REVENU NET
	BENEFITS / TRAITEMENTS ET AVANTAGES SOCIAUX				AND LOANS / REVENU AVANT PROFIT OU PERTE SUR RÉALISATION DE PLACEMENTS ET PRÊTS	AND LOANS / REVENU PROFIT (PERTE) NET(TÉ) SUR RÉALISATION DE PLACEMENTS ET PRÊTS	REVENU AVANT IMPÔTS SUR LE REVENU		
107,849	8,472	12,452	1,046	129,819	14,019	(5,653)	8,166	1,033	7,133
28,506	9,474	8,895	2,920	49,797	5,158	428	5,586	463	5,123
32,828	2,749	248	107	35,932	8,540	(3,802)	4,738	1,278	3,460
49,080	6,316	8,048	592	64,036	3,710	233	3,943	223	3,720
4,545	2,281	4,478	244	11,548	525	3	528	45	483
62,814	10,824	17,777	1,642	93,057	576	(371)	205	140	65
83,259	14,155	7,218	1,465	106,097	12,203	(1,943)	10,260	736	9,524
368,883	54,271	59,116	8,016	490,286	44,731	(11,305)	33,426	3,918	29,508



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## Year-end Data

*Trust  
Companies*

*Loan  
Companies*

*Cooperative  
Credit  
Associations*

## 1994

## Données de fin d'exercice

*Sociétés  
de fiducie*

*Sociétés  
de prêt*

*Associations  
coopératives  
de crédit*

## 1994





**Year-end  
Data**

**Données de  
fin d'exercice**

**Trust  
Companies**

**Sociétés  
de fiducie**

**Loan  
Companies**

**Sociétés  
de prêt**

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**1994**

**1994**

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**SUMMARY OF ASSETS, LIABILITIES, INCOME, EXPENDITURES AND RETAINED  
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**SOMMAIRE DE L'ACTIF, DU PASSIF, DU REVENU, DES DÉPENSES ET DES  
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1994 TRUST COMPANIES – SOCIÉTÉS DE FIDUCIE (IN THOUSANDS OF DOLLARS)  
TABLE I – ASSETS (BOOK VALUE) – GUARANTEED TRUST FUNDS

COMPANY / SOCIÉTÉ	CASH / ENCAISSE	TREASURY BILLS AND SHORT TERM DEPOSITS / BONS DU TRÉSOR ET DÉPÔTS À COURT TERME	BONDS / OBLIGATIONS	SHARES / ACTIONS	COLLATERAL LOANS / PRÊTS SUR NANTISSEMENTS
AGF TRUST COMPANY / COMPAGNIE DE FIDUCIE AGF.....	3	1,186	0	0	2,469
*THE BANK OF NOVA SCOTIA TRUST COMPANY / LA SOCIÉTÉ DE FIDUCIE BANQUE DE NOUVELLE – ÉCOSSE.....	0	190,575	0	0	0
BAYSHORE TRUST COMPANY / COMPAGNIE DE FIDUCIE BAYSHORE.....	326	26,965	0	0	0
THE CANADA TRUST COMPANY / LA SOCIÉTÉ CANADA TRUST.....	0	453,672	12,317	78,583	6,236
*CIBC TRUST CORPORATION / COMPAGNIE TRUST CIBC.....	43,222	69,074	12,369	0	0
CITIZENS TRUST COMPANY / COMPAGNIE DE FIDUCIE CITIZENS.....	8,622	7,696	11,761	0	0
CO-OPERATIVE TRUST COMPANY OF CANADA.....	799	7,068	53,067	5,581	682
COMMERCIAL TRUST COMPANY LIMITED / COMPAGNIE DE FIDUCIE COMMERCIALE LIMITÉE.....	0	0	0	0	0
THE EQUITABLE TRUST COMPANY / L'ÉQUITABLE, COMPAGNIE DE FIDUCIE.....	6,480	953	2,127	0	0
EVANGELINE TRUST COMPANY / SOCIÉTÉ DE FIDUCIE ÉVANGÉLINE.....	0	1,389	355	0	32
FIRSTLINE TRUST COMPANY / COMPAGNIE TRUST FIRSTLINE.....	2,649	82,386	0	97,976	0
HOUSEHOLD TRUST COMPANY / LA SOCIÉTÉ DE TRUST HOUSEHOLD.....	7,591	68,521	9,904	0	33,500
THE INTERNATIONAL TRUST COMPANY/ SOCIÉTÉ DE FIDUCIE INTERNATIONALE.....	0	0	0	0	0
INVESTORS GROUP TRUST COMPANY LTD. / LA COMPAGNIE DE FIDUCIE DU GROUPE INVESTORS LTÉE.....	19,896	148,848	4,654	56,299	0
THE MERCHANT PRIVATE TRUST COMPANY / SOCIÉTÉ DE FIDUCIE PRIVÉE MARCHANDE.....	195	0	52,867	4,477	0
METROPOLITAN TRUST COMPANY OF CANADA / SOCIÉTÉ DE FIDUCIE LA MÉTROPOLITAINE DU CANADA.....	5,948	9,392	20,258	0	908
MONTREAL TRUST COMPANY / COMPAGNIE MONTRÉAL TRUST.....	31,455	442,213	346,666	7,946	109,805
MONTREAL TRUST COMPANY OF CANADA / COMPAGNIE MONTRÉAL TRUST DU CANADA.....	18,029	336,433	365,716	16,406	120,318
THE MUTUAL TRUST COMPANY / SOCIÉTÉ DE FIDUCIE MUTUELLE.....	5,489	78,698	16,386	8,003	117,672
*NATCAN TRUST COMPANY / SOCIÉTÉ DE FIDUCIE NATCAN.....	5,521	537,813	143,979	0	0
THE NORTHERN TRUST COMPANY, CANADA / LA SOCIÉTÉ DE FIDUCIE DU NORD, CANADA.....	852	233	0	0	0
PEACE HILLS TRUST COMPANY / SOCIÉTÉ DE FIDUCIE PEACE HILLS.....	0	26,028	29,344	0	71,575

\*OCTOBER 31 YEAR END

1994 SOCIÉTÉS DE FIDUCIE – TRUST COMPANIES (EN MILLIERS DE DOLLARS)  
TABLEAU I – ACTIF (VALEUR COMPTABLE) – FONDS GARANTIS

CONSUMER LOANS / PRÊTS À LA CONSOMMATION	MORTGAGES AND SALE AGREEMENTS / PRÊTS HYPOTHÉCAIRES ET CONVENTIONS DE VENTE	INVESTMENT INCOME DUE AND ACCRUED / REVENU DE PLACEMENT ÉCHU ET COURU	OTHER ASSETS / AUTRES ACTIFS	TOTAL GUARANTEED TRUST FUNDS / TOTAL DES FONDS GARANTIS
0	76,151	656	734	81,199
0	0	1,655	0	192,230
328	411,069	3,260	28,886	470,834
1,535	4,909,945	18,266	29,588	5,510,142
20	968,745	5,859	3,960	1,103,249
871	508,913	3,369	5,316	546,550
379	958,806	21,040	43	1,047,485
0	0	0	0	0
0	128,953	955	91	139,539
7	15,885	138	278	18,084
396	418,059	5,146	35,582	642,174
97,765	1,359,344	7,039	38,944	1,622,608
0	0	0	0	0
0	592,792	5,631	8,619	636,709
0	102,458	1,654	82	161,753
0	375,161	3,213	4,881	419,761
21,455	4,386,899	31,272	5,056	5,382,787
108,419	7,228,880	45,178	4,538	8,243,921
0	830,479	7,814	181,460	1,246,001
0	236,237	1,724	8,766	934,040
0	0	0	0	1,085
17,814	74,192	4,825	2	223,780

\*EXERCICE SE TERMINANT LE 31 OCTOBRE

1994 TRUST COMPANIES – SOCIÉTÉS DE FIDUCIE (IN THOUSANDS OF DOLLARS)  
TABLE I – ASSETS (BOOK VALUE) – GUARANTEED TRUST FUNDS

COMPANY / SOCIÉTÉ	CASH / ENCAISSE	TREASURY BILLS AND SHORT TERM DEPOSITS / BONS DU TRÉSOR ET DÉPÔTS À COURT TERME	BONDS / OBLIGATIONS	SHARES / ACTIONS	COLLATERAL LOANS / PRÊTS SUR NANTISSEMENTS
PEOPLES TRUST COMPANY / COMPAGNIE DE FIDUCIE PEOPLES.....	3,062	33,660	31,944	0	0
PROVINCIAL TRUST COMPANY / COMPAGNIE DE FIDUCIE PROVINCIALE.....	0	0	0	0	0
*THE R-M TRUST COMPANY / COMPAGNIE TRUST R-M.....	0	0	0	0	0
+ *THE ROYAL TRUST COMPANY / COMPAGNIE TRUST ROYAL.....	671,997	428,612	539,219	0	80,686
*ROYAL TRUST CORPORATION OF CANADA / SOCIÉTÉ TRUST ROYAL DU CANADA.....	100,059	2,430,046	4,045,627	0	280,245
SUN LIFE TRUST COMPANY / COMPAGNIE DE FIDUCIE SUN LIFE.....	2,069	63,248	54,747	3,329	44,569
*TD TRUST COMPANY / SOCIÉTÉ DE FIDUCIE TD.....	11,786	122,387	113,083	0	0
*THE TRUST COMPANY OF BANK OF MONTREAL / SOCIÉTÉ DE FIDUCIE BANQUE DE MONTRÉAL.....	2,170	0	0	0	0
<b>TOTAL 1994</b>	<b>948,220</b>	<b>5,567,098</b>	<b>5,866,452</b>	<b>278,572</b>	<b>868,697</b>

\*OCTOBER 31 YEAR END

+ COVERS 10 MONTH PERIOD (JANUARY 1, 1994 TO OCTOBER 31, 1994)

1994 SOCIÉTÉS DE FIDUCIE – TRUST COMPANIES (EN MILLIERS DE DOLLARS)  
TABLEAU I – ACTIF (VALEUR COMPTABLE) – FONDS GARANTIS

CONSUMER LOANS / PRÊTS À LA CONSOMMATION	MORTGAGES AND SALE AGREEMENTS / PRÊTS HYPOTHÉCAIRES ET CONVENTIONS DE VENTE	INVESTMENT INCOME DUE AND ACCRUED / REVENU DE PLACEMENT ÉCHU ET COURU	OTHER ASSETS / AUTRES ACTIFS	TOTAL GUARANTEED TRUST FUNDS / TOTAL DES FONDS GARANTIS
0	168,247	1,671	1,734	240,318
0	0	0	0	0
0	0	0	0	0
25,790	1,903,453	24,346	50,457	3,724,560
113,116	3,971,139	43,725	54,140	11,038,097
227	1,800,666	11,321	23,446	2,003,642
0	0	2,443	0	249,699
0	0	0	0	2,170
388,122	31,426,473	252,200	486,583	46,082,417

\*EXERCICE SE TERMINANT LE 31 OCTOBRE

+ POUR LA PÉRIODE DE 10 MOIS (1er JANVIER AU 31 OCTOBRE 1994)

1994 TRUST COMPANIES – SOCIÉTÉS DE FIDUCIE (IN THOUSANDS OF DOLLARS)  
TABLE II – ASSETS (BOOK VALUE) – COMPANY FUNDS

COMPANY / SOCIÉTÉ	CASH / ENCAISSE	TREASURY BILLS AND SHORT TERM DEPOSITS / BONS DU TRÉSOR ET DÉPÔTS À COURT TERME	BONDS / OBLIGATIONS	SHARES / ACTIONS	COLLATERAL LOANS / PRÊTS SUR NANTISSEMENTS	CONSUMER LOANS / PRÊTS À LA CONSOMMATION
AGF TRUST COMPANY / COMPAGNIE DE FIDUCIE AGF.....	60	2,495	4,171	1,444	748	0
THE BANK OF NOVA SCOTIA TRUST COMPANY / LA SOCIÉTÉ DE FIDUCIE BANQUE DE NOUVELLE-ÉCOSSE.....	155	8,858	0	0	0	0
BAYSHORE TRUST COMPANY / COMPAGNIE DE FIDUCIE BAYSHORE.....	543	0	0	5,049	0	0
THE CANADA TRUST COMPANY / LA SOCIÉTÉ CANADA TRUST.....	2	2,392	189	3,281	0	0
CIBC TRUST CORPORATION / COMPAGNIE TRUST CIBC.....	2	1,952	0	0	44,000	0
CITIZENS TRUST COMPANY / COMPAGNIE DE FIDUCIE CITIZENS.....	0	10,702	0	0	0	0
CO-OPERATIVE TRUST COMPANY OF CANADA.....	0	7,472	13,904	0	0	0
COMMERCIAL TRUST COMPANY LIMITED / COMPAGNIE DE FIDUCIE COMMERCIALE LIMITÉE.....	110	1,384	1,953	0	0	0
THE EQUITABLE TRUST COMPANY / L'ÉQUITABLE, COMPAGNIE DE FIDUCIE.....	0	0	0	0	610	0
EVANGELINE TRUST COMPANY / SOCIÉTÉ DE FIDUCIE ÉVANGÉLINE.....	147	0	290	0	0	0
FIRSTLINE TRUST COMPANY / COMPAGNIE TRUST FIRSTLINE.....	0	1,933	453	0	0	0
HOUSEHOLD TRUST COMPANY / LA SOCIÉTÉ DE TRUST HOUSEHOLD.....	0	14,234	0	0	0	6,999
THE INTERNATIONAL TRUST COMPANY / SOCIÉTÉ DE FIDUCIE INTERNATIONALE.....	173	12,998	20	0	0	0
INVESTORS GROUP TRUST COMPANY LTD / LA COMPAGNIE DE FIDUCIE DU GROUPE INVESTORS LTÉE.....	0	68,199	296	48,747	0	0
THE MERCHANT PRIVATE TRUST COMPANY / SOCIÉTÉ DE FIDUCIE PRIVÉE MARCHANDE.....	0	0	0	9,264	4,531	776
METROPOLITAN TRUST COMPANY OF CANADA / SOCIÉTÉ DE FIDUCIE LA MÉTROPOLITAINE DU CANADA.....	1,320	0	0	0	0	0
MONTREAL TRUST COMPANY / COMPAGNIE MONTRÉAL TRUST.....	0	28,437	11,905	14,755	101,084	0
MONTREAL TRUST COMPANY OF CANADA / COMPAGNIE MONTRÉAL TRUST DU CANADA.....	2,783	236,783	22,468	3,128	245,043	0
THE MUTUAL TRUST COMPANY / SOCIÉTÉ DE FIDUCIE MUTUELLE.....	1	576	217	5,021	0	0
NATCAN TRUST COMPANY / SOCIÉTÉ DE FIDUCIE NATCAN.....	0	0	0	0	0	0
THE NORTHERN TRUST COMPANY, CANADA / LA SOCIÉTÉ DE FIDUCIE DU NORD, CANADA.....	265	5,457	5,007	0	0	0
PEACE HILLS TRUST COMPANY / SOCIÉTÉ DE FIDUCIE PEACE HILLS.....	2,588	667	15,194	0	0	0



1994 SOCIÉTÉS DE FIDUCIE – TRUST COMPANIES (EN MILLIERS DE DOLLARS)  
TABLEAU II – ACTIF (VALEUR COMPTABLE) – FONDS DE LA SOCIÉTÉ

MORTGAGES AND SALE AGREEMENTS / PRÊTS HYPOTHÉCAIRES ET CONVENTIONS DE VENTE	REAL ESTATE / BIENS – FONDS	INVESTMENTS IN SUBSIDIARIES / PLACEMENTS DANS LES FILIALES	ADVANCES TO E.T.A. / AVANCES AUX SUCCESSIONS S.F.A.	ACCRUED E.T.A. FEES / HONORAIRES ET FRAIS COURUS POUR L'ADMINIS- TRATION DES S.F.A.	INVESTMENT INCOME DUE AND ACCRUED / REVENU DE PLACEMENT ÉCHU ET COURU	OTHER ASSETS / AUTRES ACTIFS	TOTAL / TOTAL	DEDUCT ASSETS NOT ADMITTED / MOINS ACTIF NON ADMIS	TOTAL COMPANY FUNDS / TOTAL DES FONDS DE LA SOCIÉTÉ
0	0	0	0	131	71	2,953	12,073	373	11,700
0	0	0	0	17	13	1,485	10,528	0	10,528
0	0	1,494	0	0	62	21,911	29,059	923	28,136
0	7,153	27,129	80,532	0	56	207,971	328,705	17,443	311,262
93	0	0	0	605	129	64,714	111,495	5,981	105,514
60	0	0	0	0	241	22,871	33,874	2,215	31,659
2,648	5,117	0	0	544	248	33,512	63,445	1,664	61,781
0	0	0	0	0	43	5	3,495	0	3,495
0	0	0	0	0	4	14,071	14,685	537	14,148
1,285	0	66	0	0	9	27	1,824	19	1,805
0	584	280	0	0	1	60,943	64,194	5,920	58,274
87,944	8,447	0	0	0	445	11,803	129,872	8,129	121,743
415	0	0	0	0	82	93	13,781	93	13,688
9,538	0	0	0	518	696	8,541	136,835	4,512	132,323
0	940	0	0	0	142	2,341	17,994	1,973	16,021
0	0	0	0	0	0	39,626	40,946	1,901	39,045
27,217	29,901	2,588	3,555	0	1,000	2,910,371	3,130,813	30,449	3,100,364
51,965	39,464	0	7,641	4,690	4,017	2,662,914	3,280,894	40,701	3,240,193
0	0	177	0	0	5	94,129	100,126	12,296	87,830
0	0	0	0	0	0	48,550	48,550	0	48,550
0	0	0	0	0	90	591	11,440	0	11,440
1,609	0	0	0	0	337	3,047	23,442	1,428	22,014

1994 TRUST COMPANIES – SOCIÉTÉS DE FIDUCIE (IN THOUSANDS OF DOLLARS)  
TABLE II – ASSETS (BOOK VALUE) – COMPANY FUNDS

COMPANY / SOCIÉTÉ	CASH / ENCAISSE	TREASURY BILLS AND SHORT TERM DEPOSITS / BONS DU TRÉSOR ET DÉPÔTS À COURT TERME	BONDS / OBLIGATIONS	SHARES / ACTIONS	COLLATERAL LOANS / PRÊTS SUR NANTISSEMENTS	CONSUMER LOANS / PRÊTS À LA CONSOMMATION
PEOPLES TRUST COMPANY / COMPAGNIE DE FIDUCIE PEOPLES.....	1,577	971	3,932	0	0	14
PROVINCIAL TRUST COMPANY / COMPAGNIE DE FIDUCIE PROVINCIALE.....	8	340	802	0	0	0
THE R-M TRUST COMPANY / COMPAGNIE TRUST R-M.....	1,312	11,947	0	0	0	0
THE ROYAL TRUST COMPANY / COMPAGNIE TRUST ROYAL.....	0	0	82,132	8,900	0	0
ROYAL TRUST CORPORATION OF CANADA / SOCIÉTÉ TRUST ROYAL DU CANADA.....	0	0	247,830	0	0	0
SUN LIFE TRUST COMPANY / COMPAGNIE DE FIDUCIE SUN LIFE.....	2,019	0	900	0	0	0
TD TRUST COMPANY / SOCIÉTÉ DE FIDUCIE TD.....	835	14,071	0	0	0	0
THE TRUST COMPANY OF BANK OF MONTREAL / SOCIÉTÉ DE FIDUCIE BANQUE DE MONTRÉAL.....	0	9,778	0	0	0	0
<b>TOTAL 1994</b>	<b>13,900</b>	<b>441,676</b>	<b>411,663</b>	<b>99,587</b>	<b>396,016</b>	<b>7,789</b>

1994 SOCIÉTÉS DE FIDUCIE – TRUST COMPANIES (EN MILLIERS DE DOLLARS)  
TABLEAU II – ACTIF (VALEUR COMPTABLE) – FONDS DE LA SOCIÉTÉ

MORTGAGES AND SALE AGREEMENTS / PRÊTS HYPOTHÉCAIRES ET CONVENTIONS DE VENTE	REAL ESTATE / BIENS – FONDS	INVESTMENTS IN SUBSIDIARIES / PLACEMENTS DANS LES FILIALES	ADVANCES TO E.T.A. / AVANCES AUX SUCCESSIONS S.F.A.	ACCRUED E.T.A. FEES / HONORAIRES ET FRAIS COURUS POUR L'ADMINIS- TRATION DES S.F.A.	INVESTMENT INCOME DUE AND ACCRUED / REVENU DE PLACEMENT ÉCHU ET COURU	OTHER ASSETS / AUTRES ACTIFS	TOTAL / TOTAL	DEDUCT ASSETS NOT ADMITTED / MOINS ACTIF NON ADMIS	TOTAL COMPANY FUNDS / TOTAL DES FONDS DE LA SOCIÉTÉ
0	0	0	0	0	23	17,481	23,998	648	23,350
121	0	0	0	0	13	3	1,287	0	1,287
0	0	0	0	998	7	47,203	61,467	33,223	28,244
0	2,002	0	0	0	950	219,457	313,441	19,205	294,236
0	9,507	0	38,307	5,080	6,303	729,983	1,037,010	35,433	1,001,577
1,442	5,847	23,752	0	0	19	167,458	201,437	7,988	193,449
0	0	0	0	1,864	9	812	17,591	198	17,393
0	0	0	0	2,327	36	5,029	17,170	67	17,103
184,337	108,962	55,486	130,035	17,074	15,051	7,399,895	9,281,471	233,319	9,048,152

1994 TRUST COMPANIES – SOCIÉTÉS DE FIDUCIE  
TABLE III – LIABILITIES – GUARANTEED TRUST FUNDS (IN THOUSANDS OF DOLLARS)  
TABLEAU III – PASSIF – FONDS GARANTIS (EN MILLIERS DE DOLLARS)

COMPANY / SOCIÉTÉ	DEPOSITS AND CERTIFICATES / DÉPÔTS ET CERTIFICATS			BANK OVERDRAFTS / DÉCOUVERTS BANCAIRES	OTHER LIABILITIES / AUTRES PASSIFS	TOTAL GUARANTEED TRUST FUNDS / TOTAL DES FONDS GARANTIS
	DEMAND / À VUE	TERM / À TERME	ACCRUED INTEREST / INTÉRÊT COURU			
AGF TRUST COMPANY / COMPAGNIE DE FIDUCIE AGF.....	220	75,175	2,901	77	2,826	81,199
THE BANK OF NOVA SCOTIA TRUST COMPANY / LA SOCIÉTÉ DE FIDUCIE BANQUE DE NOUVELLE-ÉCOSSE....	190,575	0	242	0	1,413	192,230
BAYSHORE TRUST COMPANY / COMPAGNIE DE FIDUCIE BAYSHORE.....	4,932	423,351	19,416	1,606	21,529	470,834
THE CANADA TRUST COMPANY / LA SOCIÉTÉ CANADA TRUST.....	1,080,914	4,062,422	126,681	0	240,125	5,510,142
CIBC TRUST CORPORATION / COMPAGNIE TRUST CIBC.....	239,947	775,401	26,433	0	61,466	1,103,249
CITIZENS TRUST COMPANY / COMPAGNIE DE FIDUCIE CITIZENS.....	20,986	484,641	15,966	0	24,957	546,550
CO-OPERATIVE TRUST COMPANY OF CANADA.....	25,440	949,941	36,674	0	35,230	1,047,465
COMMERCIAL TRUST COMPANY LIMITED / COMPAGNIE DE FIDUCIE COMMERCIALE LIMITÉE.....	0	0	0	0	0	0
THE EQUITABLE TRUST COMPANY / L'ÉQUITABLE, COMPAGNIE DE FIDUCIE.....	0	122,017	3,909	0	13,613	139,539
EVANGELINE TRUST COMPANY / SOCIÉTÉ DE FIDUCIE ÉVANGÉLINE.....	215	17,055	597	147	70	18,064
FIRSTLINE TRUST COMPANY / COMPAGNIE TRUST FIRSTLINE.....	62,672	517,124	21,673	0	40,505	642,174
HOUSEHOLD TRUST COMPANY / LA SOCIÉTÉ DE TRUST HOUSEHOLD.....	27,551	1,502,118	88,034	0	4,905	1,622,608
THE INTERNATIONAL TRUST COMPANY / SOCIÉTÉ DE FIDUCIE INTERNATIONALE.....	0	0	0	0	0	0
INVESTORS GROUP TRUST COMPANY LTD / LA COMPAGNIE DE FIDUCIE DU GROUPE INVESTORS LTÉE....	149,695	605,857	81,072	0	85	836,709
THE MERCHANT PRIVATE TRUST COMPANY / SOCIÉTÉ DE FIDUCIE PRIVÉE MARCHANDE.....	9	156,419	4,710	0	615	161,753
METROPOLITAN TRUST COMPANY OF CANADA / SOCIÉTÉ DE FIDUCIE LA MÉTROPOLITAINE DU CANADA.....	36,110	331,214	11,064	0	41,373	419,761
MONTREAL TRUST COMPANY / COMPAGNIE MONTRÉAL TRUST.....	93,771	2,304,537	88,468	0	2,896,011	5,382,787
MONTREAL TRUST COMPANY OF CANADA / COMPAGNIE MONTRÉAL TRUST DU CANADA.....	1,163,183	4,267,460	170,692	0	2,642,586	8,243,921
THE MUTUAL TRUST COMPANY / SOCIÉTÉ DE FIDUCIE MUTUELLE.....	65,271	919,428	27,655	110	233,537	1,246,001
NATCAN TRUST COMPANY / SOCIÉTÉ DE FIDUCIE NATCAN.....	51,844	814,096	19,953	0	48,145	934,040



## 1994 TRUST COMPANIES – SOCIÉTÉS DE FIDUCIE

## TABLE III – LIABILITIES – GUARANTEED TRUST FUNDS (IN THOUSANDS OF DOLLARS)

## TABLEAU III – PASSIF – FONDS GARANTIS (EN MILLIERS DE DOLLARS)

COMPANY / SOCIÉTÉ	DEPOSITS AND CERTIFICATES / DÉPÔTS ET CERTIFICATS			BANK OVERDRAFTS / DÉCOUVERTS BANCAIRES	OTHER LIABILITIES / AUTRES PASSIFS	TOTAL GUARANTEED TRUST FUNDS / TOTAL DES FONDS GARANTIS
	DEMAND / À VUE	TERM / À TERME	ACCRUED INTEREST / INTÉRÊT COURU			
THE NORTHERN TRUST COMPANY, CANADA / LA SOCIÉTÉ DE FIDUCIE DU NORD, CANADA.....	851	230	4	0	0	1,085
PEACE HILLS TRUST COMPANY / SOCIÉTÉ DE FIDUCIE PEACE HILLS.....	99,961	149,437	2,881	0	1,501	223,780
PEOPLES TRUST COMPANY / COMPAGNIE DE FIDUCIE PEOPLES.....	0	221,573	16,065	0	2,680	240,318
PROVINCIAL TRUST COMPANY / COMPAGNIE DE FIDUCIE PROVINCIALE.....	0	0	0	0	0	0
THE R-M TRUST COMPANY / COMPAGNIE TRUST R-M.....	0	0	0	0	0	0
THE ROYAL TRUST COMPANY / COMPAGNIE TRUST ROYAL.....	233,841	3,224,977	100,358	0	165,384	3,724,560
ROYAL TRUST CORPORATION OF CANADA / SOCIÉTÉ TRUST ROYAL DU CANADA.....	2,378,167	7,660,741	252,780	0	748,409	11,038,097
SUN LIFE TRUST COMPANY / COMPAGNIE DE FIDUCIE SUN LIFE.....	49,272	1,709,534	75,089	10,812	158,955	2,003,642
TD TRUST COMPANY / SOCIÉTÉ DE FIDUCIE TD.....	249,227	0	142	0	330	249,699
THE TRUST COMPANY OF BANK OF MONTREAL / SOCIÉTÉ DE FIDUCIE BANQUE DE MONTRÉAL.....	2,170	0	0	0	0	2,170
<b>TOTAL 1994</b>	<b>6,196,824</b>	<b>31,294,750</b>	<b>1,193,839</b>	<b>12,752</b>	<b>7,384,252</b>	<b>46,082,417</b>





1994 TRUST COMPANIES – SOCIÉTÉS DE FIDUCIE (IN THOUSANDS OF DOLLARS)  
TABLE IV – LIABILITIES AND SHAREHOLDERS' EQUITY – COMPANY FUNDS

COMPANY / SOCIÉTÉ	LIABILITIES / PASSIF					PROVISION FOR DEFICIENCY OF MAXIMUM STATUTORY VALUES / PROVISION POUR INSUFFISANCE DES VALEURS RÉGLEMENTAIRES MAXIMALES  (1)
	BORROWED MONEY AND BANK OVERDRAFTS / EMPRUNTS ET DÉCOUVERTS BANCAIRES	INCOME TAX PAYABLE / IMPÔTS SUR LE REVENU À PAYER	DIVIDENDS PAYABLE / DIVIDENDES À PAYER	EXPENSES DUE AND ACCRUED AND OTHER LIABILITIES / FRAIS ÉCHUS ET COURUS ET AUTRES PASSIFS		
AGF TRUST COMPANY / COMPAGNIE DE FIDUCIE AGF.....	0	0	0	878	29	
THE BANK OF NOVA SCOTIA TRUST COMPANY / LA SOCIÉTÉ DE FIDUCIE BANQUE DE NOUVELLE-ÉCOSSE.....	0	0	0	13	0	
BAYSHORE TRUST COMPANY / COMPAGNIE DE FIDUCIE BAYSHORE.....	0	276	0	633	269	
THE CANADA TRUST COMPANY / LA SOCIÉTÉ CANADA TRUST.....	35,000	34,205	0	39,338	5,720	
CIBC TRUST CORPORATION / COMPAGNIE TRUST CIBC.....	56,621	0	0	8,202	0	
CITIZENS TRUST COMPANY / COMPAGNIE DE FIDUCIE CITIZENS.....	9,000	0	0	965	0	
CO-OPERATIVE TRUST COMPANY OF CANADA.....	14,525	0	0	1,874	0	
COMMERCIAL TRUST COMPANY LIMITED / COMPAGNIE DE FIDUCIE COMMERCIALE LIMITÉE.....	0	11	0	61	0	
THE EQUITABLE TRUST COMPANY / L'ÉQUITABLE, COMPAGNIE DE FIDUCIE.....	339	0	0	932	0	
EVANGELINE TRUST COMPANY / SOCIÉTÉ DE FIDUCIE ÉVANGÉLINE.....	10	0	0	109	0	
FIRSTLINE TRUST COMPANY / COMPAGNIE TRUST FIRSTLINE.....	24,835	0	0	6,239	0	
HOUSEHOLD TRUST COMPANY / LA SOCIÉTÉ DE TRUST HOUSEHOLD.....	6,561	0	0	27,894	0	
THE INTERNATIONAL TRUST COMPANY / SOCIÉTÉ DE FIDUCIE INTERNATIONALE.....	0	49	0	404	0	
INVESTORS GROUP TRUST COMPANY LTD / LA COMPAGNIE DE FIDUCIE DU GROUPE INVESTORS LTÉE.....	60,802	2,588	0	1,356	0	
THE MERCHANT PRIVATE TRUST COMPANY / SOCIÉTÉ DE FIDUCIE PRIVÉE MARCHANDE.....	490	202	0	1,935	0	
METROPOLITAN TRUST COMPANY OF CANADA / SOCIÉTÉ DE FIDUCIE LA MÉTROPOLITAINE DU CANADA.....	0	0	0	39	0	
MONTREAL TRUST COMPANY / COMPAGNIE MONTRÉAL TRUST.....	2,756,887	158	0	55,757	0	
MONTREAL TRUST COMPANY OF CANADA / COMPAGNIE MONTRÉAL TRUST DU CANADA.....	2,462,500	0	0	114,719	0	
THE MUTUAL TRUST COMPANY / SOCIÉTÉ DE FIDUCIE MUTUELLE.....	5,132	21	0	3,901	1,723	

(1) MAXIMUM STATUTORY VALUES ARE: AMORTIZED VALUES FOR SECURITIES ISSUED OR GUARANTEED BY THE GOVERNMENT OF CANADA OR BY THE GOVERNMENT OF ANY PROVINCE OF CANADA; MARKET VALUE FOR ALL OTHER SECURITIES.

1994 SOCIÉTÉS DE FIDUCIE – TRUST COMPANIES (EN MILLIERS DE DOLLARS)  
TABLEAU IV – PASSIF ET AVOIR DES ACTIONNAIRES – FONDS DE LA SOCIÉTÉ

		SHAREHOLDERS' EQUITY / AVOIR DES ACTIONNAIRES					
DEFERRED INCOME TAX / IMPÔTS SUR LE REVENU REPORTÉS	TOTAL / TOTAL	CAPITAL / CAPITAL	GENERAL RESERVE AND / OR CONTRIBUTED SURPLUS / RÉSERVE GÉNÉRALE ET / OU EXCÉDENT VERSÉ	INVESTMENT RESERVES / RÉSERVES DE PLACEMENTS	RETAINED EARNINGS / BÉNÉFICES NON RÉPARTIS	TOTAL / TOTAL	TOTAL COMPANY FUNDS / TOTAL DES FONDS DE LA SOCIÉTÉ
0	907	9,700	0	0	1,063	10,793	11,700
0	13	10,000	0	0	515	10,515	10,528
563	1,741	18,780	0	0	7,615	26,395	28,136
0	114,263	1	0	0	196,998	196,999	311,262
0	64,823	65,405	0	0	(24,714)	40,691	105,514
0	9,965	17,707	0	0	3,987	21,694	31,659
280	16,679	40,762	0	0	4,340	45,102	61,781
0	72	2,000	0	0	1,423	3,423	3,495
0	1,271	11,679	502	(537)	1,233	12,877	14,148
0	119	1,500	0	0	186	1,686	1,805
0	31,074	37,721	0	0	(10,521)	27,200	58,274
761	35,216	127,500	0	0	(40,973)	86,527	121,743
0	453	10,121	4,135	0	(1,021)	13,235	13,688
0	64,746	30,400	100	0	37,077	67,577	132,323
0	2,627	12,700	0	0	694	13,394	16,021
0	39	121,469	0	0	(82,463)	39,006	39,045
0	2,812,802	282,585	0	0	4,977	287,562	3,100,364
0	2,607,219	610,113	0	0	22,861	632,974	3,240,193
0	10,777	63,050	0	0	14,003	77,053	87,830

(1) LES VALEURS RÉGLEMENTAIRES MAXIMALES SONT: LA VALEUR APRÈS AMORTISSEMENT DES TITRES ÉMIS OU GARANTIS PAR LE GOUVERNEMENT DU CANADA OU PAR LE GOUVERNEMENT D'UNE PROVINCE CANADIENNE; LA VALEUR MARCHANDE DE TOUTS LES AUTRES TITRES.

1994 TRUST COMPANIES – SOCIÉTÉS DE FIDUCIE (IN THOUSANDS OF DOLLARS)  
TABLE IV – LIABILITIES AND SHAREHOLDERS' EQUITY – COMPANY FUNDS

COMPANY / SOCIÉTÉ	LIABILITIES / PASSIF				
	BORROWED MONEY AND BANK OVERDRAFTS / EMPRUNTS ET DÉCOUVERTS BANCAIRES	INCOME TAX PAYABLE / IMPÔTS SUR LE REVENU À PAYER	DIVIDENDS PAYABLE / DIVIDENDES À PAYER	EXPENSES DUE AND ACCRUED AND OTHER LIABILITIES / FRAIS ÉCHUS ET COURUS ET AUTRES PASSIFS	PROVISION FOR DEFICIENCY OF MAXIMUM STATUTORY VALUES / PROVISION POUR INSUFFISANCE DES VALEURS RÉGLEMENTAIRES MAXIMALES (1)
NATCAN TRUST COMPANY / SOCIÉTÉ DE FIDUCIE NATCAN.....	0	0	0	0	0
THE NORTHERN TRUST COMPANY, CANADA / LA SOCIÉTÉ DE FIDUCIE DU NORD, CANADA.....	0	146	0	155	0
PEACE HILLS TRUST COMPANY / SOCIÉTÉ DE FIDUCIE PEACE HILLS.....	0	0	0	799	271
PEOPLES TRUST COMPANY / COMPAGNIE DE FIDUCIE PEOPLES.....	0	663	0	2,453	0
PROVINCIAL TRUST COMPANY / COMPAGNIE DE FIDUCIE PROVINCIALE.....	0	0	0	0	20
THE R-M TRUST COMPANY / COMPAGNIE TRUST R-M.....	0	0	0	7,157	0
THE ROYAL TRUST COMPANY / COMPAGNIE TRUST ROYAL.....	96,000	0	0	82,485	141
ROYAL TRUST CORPORATION OF CANADA / SOCIÉTÉ TRUST ROYAL DU CANADA.....	256,569	0	0	208,626	0
SUN LIFE TRUST COMPANY / COMPAGNIE DE FIDUCIE SUN LIFE.....	220	0	0	37,635	541
TD TRUST COMPANY / SOCIÉTÉ DE FIDUCIE TD.....	0	94	0	1,267	1
THE TRUST COMPANY OF BANK OF MONTREAL / SOCIÉTÉ DE FIDUCIE BANQUE DE MONTRÉAL.....	72	0	0	4,623	0
<b>TOTAL 1994</b>	<b>5,817,563</b>	<b>36,433</b>	<b>0</b>	<b>610,479</b>	<b>8,715</b>

(1) MAXIMUM STATUTORY VALUES ARE: AMORTIZED VALUES FOR SECURITIES ISSUED OR GUARANTEED BY THE GOVERNMENT OF CANADA OR BY THE GOVERNMENT OF ANY PROVINCE OF CANADA; MARKET VALUE FOR ALL OTHER SECURITIES.

1994 SOCIÉTÉS DE FIDUCIE – TRUST COMPANIES (EN MILLIERS DE DOLLARS)  
TABLEAU IV – PASSIF ET AVOIR DES ACTIONNAIRES – FONDS DE LA SOCIÉTÉ

DEFERRED INCOME TAX / IMPÔTS SUR LE REVENU REPORTÉS	TOTAL / TOTAL	CAPITAL / CAPITAL	SHAREHOLDERS' EQUITY / AVOIR DES ACTIONNAIRES			TOTAL / TOTAL	TOTAL COMPANY FUNDS / TOTAL DES FONDS DE LA SOCIÉTÉ
			GENERAL RESERVE AND / OR CONTRIBUTED SURPLUS / RÉSERVE GÉNÉRALE ET / OU EXCÉDENT VERSÉ	INVESTMENT RESERVES / RÉSERVES DE PLACEMENTS	RETAINED EARNINGS / BÉNÉFICES NON RÉPARTIS		
917	917	45,000	0	0	2,633	47,633	48,550
11	312	11,000	0	0	128	11,128	11,440
0	1,070	20,739	0	0	205	20,944	22,014
2,372	5,506	10,004	0	0	7,836	17,842	23,350
0	20	1,000	0	0	267	1,267	1,267
0	7,167	55,900	0	0	(34,843)	21,057	28,244
0	180,626	57,024	9,700	0	46,286	113,610	294,236
0	465,195	667,561	145,061	0	(297,040)	536,382	1,001,577
0	38,396	513,501	0	0	(358,448)	155,053	193,449
0	1,362	15,000	0	0	1,031	16,031	17,393
66	4,761	10,000	0	0	2,342	12,342	17,103
4,970	6,480,160	2,900,522	160,298	(537)	(492,291)	2,567,992	9,048,152

(1) LES VALEURS RÉGLEMENTAIRES MAXIMALES SONT: LA VALEUR APRÈS AMORTISSEMENT DES TITRES ÉMIS OU GARANTIS PAR LE GOUVERNEMENT DU CANADA OU PAR LE GOUVERNEMENT D'UNE PROVINCE CANADIENNE; LA VALEUR MARCHANDE DE TOUS LES AUTRES TITRES.

1994 TRUST COMPANIES – SOCIÉTÉS DE FIDUCIE (IN THOUSANDS OF DOLLARS)  
TABLE V – STATEMENT OF INCOME AND EXPENSES

COMPANY / SOCIÉTÉ	INVESTMENT INCOME EARNED / REVENU DE PLACEMENT RÉALISÉ	FEES AND COMMISSIONS EARNED ON E.T.A. / HONORAIRES ET COMMISSIONS S.F.A.	OTHER / AUTRES	TOTAL INCOME / REVENU TOTAL	INTEREST INCURRED / INTÉRÊT ENGAGÉ	SALARIES AND STAFF BENEFITS / TRAITEMENTS ET AVANTAGES SOCIAUX
AGF TRUST COMPANY / COMPAGNIE DE FIDUCIE AGF.....	7,633	362	193	8,188	5,885	550
THE BANK OF NOVA SCOTIA TRUST COMPANY / LA SOCIÉTÉ DE FIDUCIE BANQUE DE NOUVELLE-ÉCOSSE.....	8,802	551	0	9,353	7,177	1,087
BAYSHORE TRUST COMPANY / COMPAGNIE DE FIDUCIE BAYSHORE.....	35,650	682	727	37,039	26,910	2,938
THE CANADA TRUST COMPANY / LA SOCIÉTÉ CANADA TRUST.....	382,915	111,047	21,973	515,935	297,359	98,873
CIBC TRUST CORPORATION / COMPAGNIE TRUST CIBC.....	78,040	4,424	162	80,626	57,883	10,222
CITIZENS TRUST COMPANY / COMPAGNIE DE FIDUCIE CITIZENS.....	42,958	131	1,783	44,872	32,080	4,185
CO-OPERATIVE TRUST COMPANY OF CANADA.....	90,338	3,258	2,743	96,339	71,057	8,851
COMMERCIAL TRUST COMPANY LIMITED / COMPAGNIE DE FIDUCIE COMMERCIALE LIMITÉE.....	223	8	0	231	0	45
THE EQUITABLE TRUST COMPANY / L'ÉQUITABLE, COMPAGNIE DE FIDUCIE.....	10,157	0	426	10,583	7,216	901
EVANGELINE TRUST COMPANY / SOCIÉTÉ DE FIDUCIE ÉVANGÉLINE.....	1,774	19	29	1,822	1,381	0
FIRSTLINE TRUST COMPANY / COMPAGNIE TRUST FIRSTLINE.....	51,942	14,007	8,632	74,581	44,191	10,470
HOUSEHOLD TRUST COMPANY / LA SOCIÉTÉ DE TRUST HOUSEHOLD.....	140,214	0	8,358	148,572	104,395	8,869
THE INTERNATIONAL TRUST COMPANY / SOCIÉTÉ DE FIDUCIE INTERNATIONALE.....	729	0	196	925	0	41
INVESTORS GROUP TRUST COMPANY LTD / LA COMPAGNIE DE FIDUCIE DU GROUPE INVESTORS LTÉE.....	78,034	28,977	100	107,111	67,793	2,774
THE MERCHANT PRIVATE TRUST COMPANY / SOCIÉTÉ DE FIDUCIE PRIVÉE MARCHANDE.....	14,247	2,416	236	16,899	11,100	964
METROPOLITAN TRUST COMPANY OF CANADA / SOCIÉTÉ DE FIDUCIE LA METROPOLITAINE DU CANADA.....	47,572	4,443	731	52,746	40,543	4,379
MONTREAL TRUST COMPANY / COMPAGNIE MONTRÉAL TRUST.....	350,609	39,124	406	390,139	171,014	52,826
MONTREAL TRUST COMPANY OF CANADA / COMPAGNIE MONTRÉAL TRUST DU CANADA.....	684,773	93,622	5,507	783,902	411,458	58,485
THE MUTUAL TRUST COMPANY / SOCIÉTÉ DE FIDUCIE MUTUELLE.....	97,107	552	25,715	123,374	77,782	13,799
NATCAN TRUST COMPANY / SOCIÉTÉ DE FIDUCIE NATCAN.....	46,410	139	0	46,549	37,744	99

1994 SOCIÉTÉS DE FIDUCIE – TRUST COMPANIES (EN MILLIERS DE DOLLARS)  
TABLEAU V – ÉTAT DES REVENUS ET DES DÉPENSES

OTHER OPERATING EXPENSES / AUTRES FRAIS D'EXPLOITATION	DEPRECIATION / AMORTISSEMENT	TOTAL EXPENSES / DÉPENSES TOTALES	PROFIT BEFORE GAINS OR LOSSES ON INVESTMENTS / BÉNÉFICE AVANT PROFIT OU PERTE SUR RÉALISATION DE PLACEMENTS	NET GAIN (LOSS) ON INVESTMENTS / PROFIT (PERTE) NET(TE) SUR RÉALISATION DE PLACEMENTS	PROFIT BEFORE TAXES / BÉNÉFICE AVANT IMPÔTS SUR LE REVENU	INCOME TAXES / IMPÔTS SUR LE REVENU	NET PROFIT / BÉNÉFICE NET
1,155	5	7,565	593	24	617	22	595
723	0	8,967	366	0	366	180	1186
3,897	254	33,999	3,040	(1,258)	1,782	258	1,524
55,384	41,301	493,917	22,018	(4,937)	17,081	5,697	11,384
9,462	824	78,491	2,135	2,340	4,475	0	4,475
5,437	37	41,719	3,153	(659)	2,494	1,303	1,191
9,879	637	90,424	5,915	(677)	5,238	2,500	2,738
123	0	1168	63	0	63	18	45
1,478	7	9,802	981	5	986	446	540
377	0	1,758	64	(33)	31	6	25
15,509	1,371	71,541	3,040	(96)	2,944	1,520	1,424
19,577	815	131,656	16,916	(16,563)	353	336	17
360	0	401	524	0	524	56	468
11,256	96	81,921	25,190	(3,225)	21,965	6,408	15,557
3,185	318	15,567	1,332	(129)	1,203	146	1,057
8,165	457	53,544	(798)	0	(798)	87	(885)
65,509	1,383	290,732	99,407	(7,612)	91,795	32,956	58,839
245,169	2,878	717,990	65,912	(55,597)	10,315	15,354	(5,039)
15,780	453	107,774	15,600	(20,212)	(4,612)	(2,262)	(2,350)
5,085	0	42,926	3,621	0	3,621	1,257	2,364

1994 TRUST COMPANIES – SOCIÉTÉS DE FIDUCIE (IN THOUSANDS OF DOLLARS)  
TABLE V – STATEMENT OF INCOME AND EXPENSES

COMPANY / SOCIÉTÉ	INVESTMENT INCOME EARNED / REVENU DE PLACEMENT RÉALISÉ	FEES AND COMMISSIONS EARNED ON E.T.A. / HONORAIRES ET COMMISSIONS S.F.A.	OTHER / AUTRES	TOTAL INCOME / REVENU TOTAL	INTEREST INCURRED / INTÉRÊT ENGAGÉ	SALARIES AND STAFF BENEFITS / TRAITEMENTS ET AVANTAGES SOCIAUX
THE NORTHERN TRUST COMPANY, CANADA / LA SOCIÉTÉ DE FIDUCIE DU NORD, CANADA.....	582	0	758	1,340	6	346
PEACE HILLS TRUST COMPANY / SOCIÉTÉ DE FIDUCIE PEACE HILLS.....	18,371	1,826	863	21,060	15,340	3,041
PEOPLES TRUST COMPANY / COMPAGNIE DE FIDUCIE PEOPLES.....	20,061	0	6,032	26,093	16,783	2,064
PROVINCIAL TRUST COMPANY / COMPAGNIE DE FIDUCIE PROVINCIALE.....	88	0	0	88	0	0
THE R-M TRUST COMPANY / COMPAGNIE TRUST R-M.....	844	33,989	2,301	37,134	408	15,416
THE ROYAL TRUST COMPANY / COMPAGNIE TRUST ROYAL.....	228,544	58,491	2,477	289,512	197,820	25,530
ROYAL TRUST CORPORATION OF CANADA / SOCIÉTÉ TRUST ROYAL DU CANADA.....	734,499	133,739	41,454	909,692	578,263	131,703
SUN LIFE TRUST COMPANY / COMPAGNIE DE FIDUCIE SUN LIFE.....	191,236	239	5,477	196,952	167,694	12,096
TD TRUST COMPANY / SOCIÉTÉ DE FIDUCIE TD.....	12,096	15,228	3,232	31,156	8,861	22
THE TRUST COMPANY OF BANK OF MONTREAL / SOCIÉTÉ DE FIDUCIE BANQUE DE MONTRÉAL.....	592	8,406	19,783	28,781	48	7,317
<b>TOTAL 1994</b>	<b>3,375,640</b>	<b>555,660</b>	<b>160,324</b>	<b>4,091,624</b>	<b>2,458,171</b>	<b>476,873</b>



1994 SOCIÉTÉS DE FIDUCIE – TRUST COMPANIES (EN MILLIERS DE DOLLARS)  
TABLEAU V – ÉTAT DES REVENUS ET DES DÉPENSES

OTHER OPERATING EXPENSES / AUTRES FRAIS D'EXPLOITATION	DEPRECIATION / AMORTISSEMENT	TOTAL EXPENSES / DÉPENSES TOTALES	PROFIT BEFORE GAINS OR LOSSES ON INVESTMENTS / BÉNÉFICE AVANT PROFIT OU PERTE SUR RÉALISATION DE PLACEMENTS	NET GAIN (LOSS) ON INVESTMENTS / PROFIT (PERTE) NET(TE) SUR RÉALISATION DE PLACEMENTS	PROFIT BEFORE TAXES / BÉNÉFICE AVANT IMPÔTS SUR LE REVENU	INCOME TAXES / IMPÔTS SUR LE REVENU	NET PROFIT / BÉNÉFICE NET
871	117	1,340	0	0	0	13	(13)
2,318	302	21,001	89	(20)	69	62	7
3,481	42	22,370	3,723	0	3,723	1,601	2,122
30	0	30	58	0	58	27	31
14,231	1,276	31,331	5,803	0	5,803	3,520	2,283
45,184	2,219	270,753	18,759	(11,777)	6,982	2,429	4,553
143,638	9,886	863,492	46,200	(31,228)	14,972	(24,982)	39,954
72,224	1,219	253,233	(56,281)	(3,555)	(56,836)	(18,944)	(40,892)
20,693	0	29,576	1,580	(311)	1,269	586	683
15,692	138	23,195	5,586	0	5,586	2,509	3,077
795,852	66,139	3,797,035	294,589	(155,520)	139,069	33,109	105,960

1994 TRUST COMPANIES – SOCIÉTÉS DE FIDUCIE (IN THOUSANDS OF DOLLARS)  
TABLE VI – STATEMENT OF RETAINED EARNINGS

COMPANY / SOCIÉTÉ	ADD / AJOUTER		
	BALANCE AT BEGINNING OF YEAR / SOLDE EN DÉBUT D'EXERCICE	NET PROFIT / BÉNÉFICE NET	OTHER ITEMS / AUTRES POSTES
AGF TRUST COMPANY / COMPAGNIE DE FIDUCIE AGF.....	527	595	0
THE BANK OF NOVA SCOTIA TRUST COMPANY / LA SOCIÉTÉ DE FIDUCIE BANQUE DE NOUVELLE-ÉCOSSE.....	262	186	0
BAYSHORE TRUST COMPANY / COMPAGNIE DE FIDUCIE BAYSHORE.....	7,353	1,524	212
THE CANADA TRUST COMPANY / LA SOCIÉTÉ CANADA TRUST.....	190,007	11,384	0
CIBC TRUST CORPORATION / COMPAGNIE TRUST CIBC.....	(26,921)	4,475	0
CITIZENS TRUST COMPANY / COMPAGNIE DE FIDUCIE CITIZENS.....	3,276	1,191	0
CO-OPERATIVE TRUST COMPANY OF CANADA.....	2,997	2,738	(125)
COMMERCIAL TRUST COMPANY LIMITED / COMPAGNIE DE FIDUCIE COMMERCIALE LIMITÉE.....	1,394	45	0
THE EQUITABLE TRUST COMPANY / L'ÉQUITABLE, COMPAGNIE DE FIDUCIE.....	1,608	540	(915)
EVANGELINE TRUST COMPANY / SOCIÉTÉ DE FIDUCIE ÉVANGÉLINE.....	173	25	0
FIRSTLINE TRUST COMPANY / COMPAGNIE TRUST FIRSTLINE.....	(15,434)	1,424	0
HOUSEHOLD TRUST COMPANY / LA SOCIÉTÉ DE TRUST HOUSEHOLD.....	(40,603)	17	(1)
THE INTERNATIONAL TRUST COMPANY / SOCIÉTÉ DE FIDUCIE INTERNATIONALE.....	(1,437)	468	0
INVESTORS GROUP TRUST COMPANY LTD / LA COMPAGNIE DE FIDUCIE DU GROUPE INVESTORS LTÉE.....	37,279	15,557	0
THE MERCHANT PRIVATE TRUST COMPANY / SOCIÉTÉ DE FIDUCIE PRIVÉE MARCHANDE.....	(464)	1,057	0
METROPOLITAN TRUST COMPANY OF CANADA / SOCIÉTÉ DE FIDUCIE LA MÉTROPOLITAINE DU CANADA.....	(82,730)	(885)	0
MONTREAL TRUST COMPANY / COMPAGNIE MONTRÉAL TRUST.....	(47,109)	58,839	0
MONTREAL TRUST COMPANY OF CANADA / COMPAGNIE MONTRÉAL TRUST DU CANADA.....	(26,772)	(5,039)	0

1994 SOCIÉTÉS DE FIDUCIE – TRUST COMPANIES (EN MILLIERS DE DOLLARS)  
TABLEAU VI – ÉTAT DES BÉNÉFICES NON RÉPARTIS

				DEDUCT / DÉDUIRE				
DIVIDENDS TO SHAREHOLDERS / DIVIDENDES AUX ACTIONNAIRES	TRANSFER TO / VIRER AUX				CHANGE IN / CHANGEMENTS			
	GENERAL RESERVE / RÉSERVE GÉNÉRALE	MORTGAGES / PRÊTS HYPOTHÉCAIRES	OTHER / AUTRES	INVESTMENT RESERVES / RÉSERVES DE PLACEMENTS	PROVISION FOR DEFICIENCY OF MAXIMUM STATUTORY VALUES / PROVISION POUR INSUFFISANCE DES VALEURS RÉGLEMENTAIRES MAXIMALES	ASSETS NOT ADMITTED / ACTIF NON ADMIS	OTHER ITEMS / AUTRES POSTES	BALANCE AT END OF YEAR / SOLDE EN FIN D'EXERCICE
0	0	0	0		29	0	0	1,093
0	0	0	0		0	(67)	0	515
783	0	0	0		269	34	388	7,615
0	0	0	0		5,720	(1,327)	0	196,998
0	0	0	0		0	2,268	0	(24,714)
0	0	0	0		0	0	480	3,967
1,677	0	0	0		(1)	(406)	0	4,340
0	0	0	0		0	0	16	1,423
0	0	0	0		0	0	0	1,233
15	0	0	0		0	(3)	0	186
0	0	0	0		0	(3,486)	0	(10,521)
0	0	0	0		0	386	0	(40,973)
0	0	0	0		0	52	0	(1,021)
15,868	0	0	0		0	(109)	0	37,077
0	0	0	0		0	(101)	0	694
0	0	0	0		0	(1,152)	0	(82,463)
22,100	0	0	0		0	(15,347)	0	4,977
888	0	0	0		(16,596)	(38,964)	0	22,861

1994 TRUST COMPANIES – SOCIÉTÉS DE FIDUCIE (IN THOUSANDS OF DOLLARS)  
TABLE VI – STATEMENT OF RETAINED EARNINGS

COMPANY / SOCIÉTÉ	ADD / AJOUTER		
	BALANCE AT BEGINNING OF YEAR / SOLDE EN DÉBUT D'EXERCICE	NET PROFIT / BÉNÉFICE NET	OTHER ITEMS / AUTRES POSTES
THE MUTUAL TRUST COMPANY OF CANADA / SOCIÉTÉ DE FIDUCIE MUTUELLE.....	20,803	(2,350)	0
NATCAN TRUST COMPANY / SOCIÉTÉ DE FIDUCIE NATCAN.....	269	2,364	0
THE NORTHERN TRUST COMPANY, CANADA / LA SOCIÉTÉ DE FIDUCIE DU NORD, CANADA.....	141	(13)	0
PEACE HILLS TRUST COMPANY / SOCIÉTÉ DE FIDUCIE PEACE HILLS.....	1,186	7	0
PEOPLES TRUST COMPANY / COMPAGNIE DE FIDUCIE PEOPLES.....	5,699	2,122	(44)
PROVINCIAL TRUST COMPANY / COMPAGNIE DE FIDUCIE PROVINCIALE.....	256	31	0
THE R-M TRUST COMPANY / COMPAGNIE TRUST R-M.....	(39,658)	2,283	0
THE ROYAL TRUST COMPANY / COMPAGNIE TRUST ROYAL.....	(56,110)	4,553	94,525
ROYAL TRUST CORPORATION OF CANADA / SOCIÉTÉ TRUST ROYAL DU CANADA.....	(353,224)	39,954	0
SUN LIFE TRUST COMPANY / COMPAGNIE DE FIDUCIE SUN LIFE.....	(176,342)	(40,892)	0
TD TRUST COMPANY / SOCIÉTÉ DE FIDUCIE TD.....	292	683	0
THE TRUST COMPANY OF BANK OF MONTREAL / SOCIÉTÉ DE FIDUCIE BANQUE DE MONTRÉAL.....	2,538	3,077	0
<b>TOTAL 1994</b>	<b>(590,744)</b>	<b>105,960</b>	<b>93,652</b>

1994 SOCIÉTÉS DE FIDUCIE – TRUST COMPANIES (EN MILLIERS DE DOLLARS)  
TABLEAU VI – ÉTAT DES BÉNÉFICES NON RÉPARTIS

DEDUCT / DÉDUIRE								
DIVIDENDS TO SHAREHOLDERS / DIVIDENDES AUX ACTIONNAIRES	TRANSFER TO / VIRER AUX			CHANGE IN / CHANGEMENTS			BALANCE AT END OF YEAR / SOLDE EN FIN D'EXERCICE	
	GENERAL RESERVE / RÉSERVE GÉNÉRALE	INVESTMENT RESERVES / RÉSERVES DE PLACEMENTS		PROVISION FOR DEFICIENCY OF MAXIMUM STATUTORY VALUES / PROVISION POUR INSUFFISANCE DES VALEURS RÉGLEMENTAIRES MAXIMALES	ASSETS NOT ADMITTED / ACTIF NON ADMIS	OTHER ITEMS / AUTRES POSTES		
		MORTGAGES / PRÊTS HYPOTHÉCAIRES	OTHER / AUTRES					
1,512	0	0	0	405	1,983	550	14,003	
0	0	0	0	0	0	0	2,633	
0	0	0	0	0	0	0	128	
0	0	0	0	271	717	0	205	
0	0	0	0	0	(60)	(1)	7,838	
0	0	0	0	20	0	0	267	
0	0	0	0	0	(2,532)	0	(34,843)	
0	0	0	0	(318)	(3,001)	0	46,287	
29	0	0	0	0	(16,259)	0	(297,040)	
0	0	0	0	541	(6,064)	146,757	(358,448)	
0	0	0	0	1	(57)	0	1,031	
3,400	0	0	0	0	(127)	0	2,342	
46,272	0	0	0	(9,659)	(83,645)	148,190	(492,290)	



SUMMARY OF ASSETS, LIABILITIES, INCOME, EXPENDITURES AND RETAINED  
EARNINGS FOR THE YEAR 1994 - LOAN COMPANIES

SOMMAIRE DE L'ACTIF, DU PASSIF, DU REVENU, DES DÉPENSES ET DES  
BÉNÉFICES NON RÉPARTIS POUR L'EXERCICE 1994 - SOCIÉTÉS DE PRÊT



1994 LOAN COMPANIES – SOCIÉTÉS DE PRÊT (IN THOUSANDS OF DOLLARS)  
TABLE I – ASSETS (BOOK VALUE)

COMPANY / SOCIÉTÉ	CASH / ENCAISSE	TREASURY BILLS AND SHORT TERM DEPOSITS / BONS DU TRÉSOR ET DÉPÔTS À COURT TERME	BONDS / OBLIGATIONS	SHARES / ACTIONS	COLLATERAL LOANS / PRÊTS SUR NANTISSEMENTS	CONSUMER LOANS / PRÊTS À LA CONSOMMATION
*BANK OF MONTREAL MORTGAGE CORPORATION / SOCIÉTÉ HYPOTHÉCAIRE BANQUE DE MONTRÉAL.....	58,851	2,137,382	0	0	0	0
CANADA TRUSTCO MORTGAGE COMPANY / HYPOTHÈQUES TRUSTCO CANADA.....	263,472	4,083,076	1,285,103	1,161,612	1,249,271	1,402,645
*CBC MORTGAGE CORPORATION / LA SOCIÉTÉ D'HYPOTHÈQUES CBC.....	3,476	1,221,730	60,908	0	0	0
EVANGELINE SAVINGS & MORTGAGE COMPANY.....	225	1,421	823	0	30	0
GRANVILLE SAVINGS AND MORTGAGE CORPORATION / GRANVILLE SOCIÉTÉ D'ÉPARGNE ET D'HYPOTHÈQUES.....	2,840	8,503	0	0	0	515
HONGKONGBANK MORTGAGE CORPORATION / SOCIÉTÉ HYPOTHÉCAIRE DE HONGKONG BANK.....	0	822,775	47,919	10,023	0	18
*LAURENTIAN BANK SAVINGS & MORTGAGE CORPORATION / SOCIÉTÉ D'ÉPARGNE ET D'HYPOTHÈQUE BANQUE LAURENTIENNE....	5,051	29,438	0	0	0	0
LEAGUE SAVINGS AND MORTGAGE COMPANY.....	2	7,700	5,892	56	655	9,049
MANDATE NATIONAL MORTGAGE CORPORATION / CORPORATION NATIONALE D'HYPOTHÈQUE MANDATE.....	189	0	0	0	0	0
MTC MORTGAGE INVESTMENT CORPORATION / SOCIÉTÉ DE PLACEMENTS HYPOTHÉCAIRES MTC.....	854	1,481	0	0	0	0
NAL MORTGAGE COMPANY / SOCIÉTÉ D'HYPOTHÈQUE NAL.....	2,138	33,256	101,999	1,506	13,717	0
*ROYAL BANK MORTGAGE CORPORATION / SOCIÉTÉ D'HYPOTHÈQUES DE LA BANQUE ROYALE.....	25,408	16,790,333	1,138,746	0	0	0
SCOTIA MORTGAGE CORPORATION / SOCIÉTÉ HYPOTHÉCAIRE SCOTIA.....	74	0	0	0	0	0
*SECURITY HOME MORTGAGE CORPORATION / SOCIÉTÉ D'HYPOTHÈQUE SECURITY HOME.....	3,390	3,000	192	0	0	0
SUN LIFE SAVINGS AND MORTGAGE CORPORATION / SOCIÉTÉ D'ÉPARGNE ET D'HYPOTHÈQUES SUN LIFE.....	1	7,705	25,306	0	0	0
*TD MORTGAGE CORPORATION / LA SOCIÉTÉ D'HYPOTHÈQUES TD.....	20,412	7,623	75,400	304,000	0	1,396,216
*TD PACIFIC MORTGAGE CORPORATION / LA SOCIÉTÉ D'HYPOTHÈQUES PACIFIQUE TD.....	1	277,548	0	0	0	159,278
*VICTORIA AND GREY MORTGAGE CORPORATION / SOCIÉTÉ D'HYPOTHÈQUES VICTORIA ET GREY.....	20,397	114,277	17,677	32,000	0	0
<b>TOTAL 1994</b>	<b>406,781</b>	<b>25,547,248</b>	<b>2,760,965</b>	<b>1,509,197</b>	<b>1,263,673</b>	<b>2,967,721</b>

\*OCTOBER 31 YEAR END

1994 SOCIÉTÉS DE PRÊT – LOAN COMPANIES (EN MILLIERS DE DOLLARS)  
TABLEAU I – ACTIF (VALEUR COMPTABLE)

MORTGAGES AND SALE AGREEMENTS / PRÊTS HYPOTHÉCAIRES ET CONVENTIONS DE VENTE	REAL ESTATE / BIENS – FONDS	INVESTMENTS IN SUBSIDIARIES / PLACEMENTS DANS LES FILIALES	INVESTMENT INCOME DUE AND ACCRUED / REVENU DE PLACEMENT ÉCHU ET COURU	OTHER ASSETS / AUTRES ACTIFS	TOTAL / TOTAL	DEDUCT ASSETS NOT ADMITTED / MOINS ACTIF NON ADMIS	TOTAL ASSETS / TOTAL DE L'ACTIF
24,141,474	0	117,006	3,803	94,181	26,552,697	93,377	26,459,320
17,316,170	270,843	685,881	185,223	5,863,498	33,766,794	146,507	33,620,287
23,273,195	0	0	111,556	114,067	24,784,832	5,675	24,779,257
18,498	767	1,500	193	93	23,550	69	23,481
154,137	3,664	334	1,422	539	171,954	437	171,517
4,275,698	0	0	25,449	222,692	5,404,574	0	5,404,574
120,255	0	0	145	69	154,958	0	154,958
300,118	1,669	0	1,856	722	328,719	458	328,261
3,065	0	0	0	333	3,587	333	3,254
100,671	0	0	518	189	103,713	197	103,516
218,446	14,056	0	2,619	5,568	393,305	788	392,517
12,194,154	0	0	204,579	280,993	30,634,213	14,699	30,619,514
8,539,918	15,810	0	38,066	151,617	8,745,505	84,377	8,661,128
70,725	3,708	0	475	10,408	91,698	571	91,327
188,674	0	0	1,834	9,323	232,843	1,176	231,667
22,344,551	0	0	100,172	725,966	24,974,340	0	24,974,340
3,992,689	0	0	17,399	299,869	4,746,784	0	4,746,784
1,549,459	139	0	12,530	27,482	1,773,961	374	1,773,587
118,801,897	310,656	804,721	707,859	7,807,809	162,888,327	349,038	162,539,289

\*EXERCICE SE TERMINANT LE 31 OCTOBRE

1994 LOAN COMPANIES – SOCIÉTÉS DE PRÊT (IN THOUSANDS OF DOLLARS)  
TABLE II – LIABILITIES AND SHAREHOLDERS' EQUITY

COMPANY / SOCIÉTÉ	DEPOSITS AND DEBENTURES / DÉPÔTS ET OBLIGATIONS			LIABILITIES / PASSIF		
	DEMAND / À VUE	TERM / À TERME	ACCRUED INTEREST / INTÉRÊT COURU	OTHER BORROWED MONEY AND BANK OVERDRAFTS / AUTRES EMPRUNTS ET DÉCOUVERTS BANCAIRES	INCOME TAX PAYABLE / IMPÔTS SUR LE REVENU À PAYER	DIVIDENDS PAYABLE / DIVIDENDES À PAYER
BANK OF MONTREAL MORTGAGE CORPORATION / SOCIÉTÉ HYPOTHÉCAIRE BANQUE DE MONTRÉAL.....	0	24,880,367	568,756	0	1,013	0
CANADA TRUSTCO MORTGAGE COMPANY / HYPOTHÈQUES TRUSTCO CANADA.....	13,726,619	17,304,378	602,147	561,764	1,583	2,642
CIBC MORTGAGE CORPORATION / LA SOCIÉTÉ D'HYPOTHÈQUES CIBC.....	5,581,556	15,297,192	580,477	1,846,981	3,307	0
EVANGELINE SAVINGS & MORTGAGE COMPANY.....	2,199	17,438	526	0	0	0
GRANVILLE SAVINGS AND MORTGAGE CORPORATION / GRANVILLE SOCIÉTÉ D'ÉPARGNE ET D'HYPOTHÈQUES.....	10,475	138,184	6,050	0	433	0
HONGKONGBANK MORTGAGE CORPORATION / SOCIÉTÉ HYPOTHÉCAIRE DE HONGKONGBANK.....	793,799	4,271,903	55,513	2,691	0	0
LAURENTIAN BANK SAVINGS & MORTGAGE CORPORATION / SOCIÉTÉ D'ÉPARGNE ET D'HYPOTHÈQUE BANQUE LAURENTIENNE.....	0	140,755	3,280	0	133	0
LEAGUE SAVINGS AND MORTGAGE COMPANY.....	11,993	282,886	9,514	123	0	115
MANDATE NATIONAL MORTGAGE CORPORATION / CORPORATION NATIONALE D'HYPOTHÈQUE MANDATE.....	0	0	0	0	0	78
MTC MORTGAGE INVESTMENT CORPORATION / SOCIÉTÉ DE PLACEMENTS HYPOTHÉCAIRES MTC.....	0	65,550	1,493	0	0	618
NAL MORTGAGE COMPANY / SOCIÉTÉ D'HYPOTHÈQUE NAL.....	4,849	345,572	11,799	0	0	0
ROYAL BANK MORTGAGE CORPORATION / SOCIÉTÉ D'HYPOTHÈQUES DE LA BANQUE ROYALE.....	9,066,745	19,261,724	607,197	824,045	11,279	0
SCOTIA MORTGAGE CORPORATION / SOCIÉTÉ HYPOTHÉCAIRE SCOTIA.....	4,059,017	3,143,606	105,583	597,997	0	0
SECURITY HOME MORTGAGE CORPORATION / SOCIÉTÉ D'HYPOTHÈQUE SECURITY HOME.....	0	70,158	2,225	0	0	0
SUN LIFE SAVINGS AND MORTGAGE CORPORATION / SOCIÉTÉ D'ÉPARGNE ET D'HYPOTHÈQUES SUN LIFE.....	3,563	204,694	6,318	0	0	0
TD MORTGAGE CORPORATION / LA SOCIÉTÉ D'HYPOTHÈQUES TD.....	6,510,085	15,767,358	461,313	743,651	0	0
TD PACIFIC MORTGAGE CORPORATION / LA SOCIÉTÉ D'HYPOTHÈQUES PACIFIQUE TD.....	1,227,647	1,794,477	41,112	1,530,402	0	0
VICTORIA AND GREY MORTGAGE CORPORATION / SOCIÉTÉ D'HYPOTHÈQUES VICTORIA ET GREY.....	3,858	1,616,124	47,149	0	1,539	0
<b>TOTAL 1994</b>	<b>41,012,405</b>	<b>104,603,366</b>	<b>3,120,452</b>	<b>6,107,654</b>	<b>19,287</b>	<b>3,453</b>

(1) MAXIMUM STATUTORY VALUES ARE: AMORTIZED VALUES FOR SECURITIES ISSUED OR GUARANTEED BY THE GOVERNMENT OF CANADA OR BY THE GOVERNMENT OF ANY PROVINCE OF CANADA; MARKET VALUE FOR ALL OTHER SECURITIES.

## 1994 SOCIÉTÉS DE PRÊT – LOAN COMPANIES (EN MILLIERS DE DOLLARS)

TABLEAU II – PASSIF ET AVOIR DES ACTIONNAIRES

SHAREHOLDERS' EQUITY / AVOIR DES ACTIONNAIRES										TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY / TOTAL DU PASSIF ET DE L'AVOIR DES ACTIONNAIRES
EXPENSES DUE AND ACCRUED AND OTHER LIABILITIES / FRAIS ÉCHUS ET COURUS ET AUTRES PASSIFS	PROVISION FOR DEFICIENCY OF MAXIMUM STATUTORY VALUES / PROVISION POUR INSUFFISANCE DES VALEURS RÉGLEMENTAIRES MAXIMALES (1)	DEFERRED INCOME TAX / IMPÔTS SUR LE REVENU REPORTÉS	TOTAL / TOTAL	CAPITAL / CAPITAL	GENERAL RESERVE AND / OR CONTRIBUTED SURPLUS / RÉSERVE GÉNÉRALE ET / OU EXCÉDENT VERSÉ	INVESTMENT RESERVES / RÉSERVES DE PLACEMENTS	RETAINED EARNINGS / BÉNÉFICES NON RÉPARTIS	TOTAL / TOTAL		
316,938	0	27,397	25,794,471	750,000	0	0	(85,151)	664,849	26,459,320	
353,558	0	0	32,552,691	909,359	0	0	158,237	1,067,596	33,620,287	
616,362	0	0	23,945,875	350,000	75	0	483,307	833,382	24,779,257	
417	0	0	20,580	1,248	120	0	1,533	2,901	23,481	
2,350	0	70	158,562	7,350	0	0	5,605	12,955	171,517	
100,107	0	0	5,224,013	179,002	0	0	1,559	180,561	5,404,574	
187	0	0	144,355	10,000	0	0	603	10,603	154,958	
4,860	0	0	309,491	14,576	2,675	1,668	(149)	18,770	328,261	
48	0	0	126	3,460	28	0	(360)	3,128	3,254	
28	0	0	67,689	36,017	0	0	(190)	35,827	103,516	
12,865	0	0	374,885	19,499	0	0	(1,867)	17,632	392,517	
34,979	0	4,734	29,810,703	8,091	0	0	800,720	808,811	30,619,514	
551,331	0	28,564	8,486,098	300,000	0	0	(124,970)	175,030	8,661,128	
5,600	0	0	77,983	40,699	0	0	(27,355)	13,344	91,327	
741	483	0	215,799	19,801	0	0	(3,933)	15,868	231,667	
775,579	0	0	24,258,086	670,002	0	0	46,252	716,254	24,974,340	
26,356	0	0	4,619,994	120,600	0	0	6,190	126,790	4,746,784	
18,664	1,475	972	1,689,781	67,649	0	0	16,157	83,806	1,773,587	
2,820,870	1,958	61,737	157,751,182	3,507,353	2,896	1,668	1,276,188	4,788,107	162,539,289	

(1) LES VALEURS RÉGLEMENTAIRES MAXIMALES SONT: LA VALEUR APRÈS AMORTISSEMENT DES TITRES ÉMIS OU GARANTIS PAR LE GOUVERNEMENT DU CANADA OU PAR LE GOUVERNEMENT D'UNE PROVINCE CANADIENNE; LA VALEUR MARCHANDE DE TOUS LES AUTRES TITRES.

1994 LOAN COMPANIES – SOCIÉTÉS DE PRÊT (IN THOUSANDS OF DOLLARS)  
TABLE III – STATEMENT OF INCOME AND EXPENSES

COMPANY / SOCIÉTÉ	INVESTMENT INCOME EARNED / REVENU DE PLACEMENT RÉALISÉ	FEES AND COMMISSIONS EARNED ON AGENCY FUNDS / HONORAIRES ET COMMISSIONS SUR LES FONDS D'AGENCE	OTHER / AUTRES	TOTAL INCOME / REVENU TOTAL	INTEREST INCURRED / INTÉRÊT ENGAGÉ	SALARIES AND STAFF BENEFITS / TRAITEMENTS ET AVANTAGES SOCIAUX
BANK OF MONTREAL MORTGAGE CORPORATION / SOCIÉTÉ HYPOTHÉCAIRE BANQUE DE MONTRÉAL.....	1,927,219	0	0	1,927,219	1,342,430	0
CANADA TRUSTCO MORTGAGE COMPANY / HYPOTHÈQUES TRUSTCO CANADA.....	2,311,423	0	118,350	2,429,773	1,558,780	331,646
CIBC MORTGAGE CORPORATION / LA SOCIÉTÉ D'HYPOTHÈQUES CIBC.....	2,159,347	0	4,536	2,163,883	1,589,332	10,365
EVANGELINE SAVINGS & MORTGAGE COMPANY.....	1,961	0	112	2,073	1,455	312
GRANVILLE SAVINGS AND MORTGAGE CORPORATION / GRANVILLE SOCIÉTÉ D'ÉPARGNE ET D'HYPOTHÈQUES.....	16,874	0	1,427	18,301	10,590	1,146
HONGKONGBANK MORTGAGE CORPORATION / SOCIÉTÉ HYPOTHÉCAIRE DE HONGKONGBANK.....	351,323	0	7,761	359,084	247,961	0
LAURENTIAN BANK SAVINGS & MORTGAGE CORPORATION / SOCIÉTÉ D'ÉPARGNE ET D'HYPOTHÈQUE BANQUE LAURENTIENNE.....	8,421	0	0	8,421	6,492	0
LEAGUE SAVINGS AND MORTGAGE COMPANY.....	27,997	0	603	28,600	20,678	1,272
MANDATE NATIONAL MORTGAGE CORPORATION / CORPORATION NATIONALE D'HYPOTHÈQUE MANDATE.....	319	0	84	403	8	0
MTC MORTGAGE INVESTMENT CORPORATION / SOCIÉTÉ DE PLACEMENTS HYPOTHÉCAIRES MTC.....	6,279	0	84	6,363	2,652	40
NAL MORTGAGE COMPANY / SOCIÉTÉ D'HYPOTHÈQUE NAL.....	26,180	0	137	26,317	24,486	0
ROYAL BANK MORTGAGE CORPORATION / SOCIÉTÉ D'HYPOTHÈQUES DE LA BANQUE ROYALE.....	2,305,372	0	2,326	2,307,698	1,658,063	3
SCOTIA MORTGAGE CORPORATION / SOCIÉTÉ HYPOTHÉCAIRE SCOTIA.....	783,261	0	24,268	807,529	700,746	2,369
SECURITY HOME MORTGAGE CORPORATION / SOCIÉTÉ D'HYPOTHÈQUE SECURITY HOME.....	7,634	0	267	7,901	5,743	1,401
SUN LIFE SAVINGS AND MORTGAGE CORPORATION / SOCIÉTÉ D'ÉPARGNE ET D'HYPOTHÈQUES SUN LIFE.....	19,277	0	6	19,283	16,371	0
TD MORTGAGE CORPORATION / LA SOCIÉTÉ D'HYPOTHÈQUES TD.....	2,066,176	0	7,368	2,095,544	1,307,968	0
TD PACIFIC MORTGAGE CORPORATION / LA SOCIÉTÉ D'HYPOTHÈQUES PACIFIQUE TD.....	368,576	0	2,507	371,083	200,586	0
VICTORIA AND GREY MORTGAGE CORPORATION / SOCIÉTÉ D'HYPOTHÈQUES VICTORIA ET GREY.....	120,134	0	4	120,138	93,161	0
<b>TOTAL 1994</b>	<b>12,529,773</b>	<b>0</b>	<b>169,840</b>	<b>12,699,613</b>	<b>8,787,204</b>	<b>348,556</b>

1994 SOCIÉTÉS DE PRÊT – LOAN COMPANIES (EN MILLIERS DE DOLLARS)  
TABLEAU III – ÉTAT DES REVENUS ET DES DÉPENSES

OTHER OPERATING EXPENSES / AUTRES FRAIS D'EXPLOI- TATION	DEPRECIATION / AMORTISSEMENT	TOTAL EXPENSES / DÉPENSES TOTALES	PROFIT BEFORE GAINS OR LOSSES ON INVESTMENTS / BÉNÉFICE AVANT PROFIT OU PÉRTE SUR RÉALISATION DE PLACEMENTS	NET GAIN (LOSS) ON INVESTMENTS / PROFIT (PÉRTE) NET(TE) SUR RÉALISATION DE PLACEMENTS	PROFIT BEFORE TAXES / BÉNÉFICE AVANT IMPÔTS SUR LE REVENU	INCOME TAXES / IMPÔTS SUR LE REVENU	NET PROFIT / BÉNÉFICE NET
513,882	0	1,856,312	70,907	0	70,907	33,287	37,620
333,572	34,271	2,258,269	171,504	(107,164)	64,340	5,751	58,589
298,214	901	1,898,812	265,071	(61,821)	203,250	91,557	111,693
209	5	1,981	92	(80)	32	8	24
1,389	30	13,157	5,144	(2,916)	2,228	1,015	1,213
118,554	0	366,215	(7,131)	0	(7,131)	(3,137)	(3,984)
1,121	0	7,613	806	(31)	777	317	460
5,006	183	27,149	1,451	(98)	1,353	243	1,110
145	0	153	250	0	250	0	250
1,082	150	3,924	2,439	0	2,439	53	2,386
6,807	5	31,300	(4,983)	1,043	(3,940)	(3)	(3,937)
184,410	0	1,842,476	465,222	0	465,222	170,713	294,509
146,995	44	850,154	(42,625)	0	(42,625)	19,470	(62,095)
4,725	110	11,979	(4,078)	(727)	(4,805)	32	(4,837)
4,564	0	20,935	(1,652)	(383)	(2,035)	(1,585)	(450)
745,792	0	2,053,760	41,784	0	41,784	5,958	35,826
160,967	0	361,553	9,530	0	9,530	4,642	4,888
11,851	6	105,018	15,120	(112)	15,008	6,183	8,825
2,539,285	35,715	11,710,760	888,853	(172,269)	816,584	334,504	482,080



1994 LOAN COMPANIES – SOCIÉTÉS DE PRÊT (IN THOUSANDS OF DOLLARS)  
TABLE IV – STATEMENT OF RETAINED EARNINGS

COMPANY / SOCIÉTÉ	ADD / AJOUTER		OTHER ITEMS / AUTRES POSTES
	BALANCE AT BEGINNING OF YEAR / SOLDÉ EN DÉBUT D'EXERCICE	NET PROFIT / BÉNÉFICE NET	
BANK OF MONTREAL MORTGAGE CORPORATION / SOCIÉTÉ HYPOTHÉCAIRE BANQUE DE MONTRÉAL .....	(77,489)	37,620	0
CANADA TRUSTCO MORTGAGE COMPANY / HYPOTHÈQUES TRUSTCO CANADA.....	211,968	56,589	0
CIBC MORTGAGE CORPORATION / LA SOCIÉTÉ D'HYPOTHÈQUES CIBC.....	387,657	111,893	0
EVANGELINE SAVINGS & MORTGAGE COMPANY.....	1,514	24	0
GRANVILLE SAVINGS AND MORTGAGE CORPORATION / GRANVILLE SOCIÉTÉ D'ÉPARGNE ET D'HYPOTHÈQUES.....	4,218	1,213	0
HONGKONGBANK MORTGAGE CORPORATION / SOCIÉTÉ HYPOTHÉCAIRE DE HONGKONGBANK.....	5,553	(3,994)	0
LAURENTIAN BANK SAVINGS & MORTGAGE CORPORATION / SOCIÉTÉ D'ÉPARGNE ET D'HYPOTHÈQUE BANQUE LAURENTIENNE.....	143	460	0
LEAGUE SAVINGS AND MORTGAGE COMPANY.....	(178)	1,110	0
MANDATE NATIONAL MORTGAGE CORPORATION / CORPORATION NATIONALE D'HYPOTHÈQUE MANDATE.....	(421)	250	(1)
MTC MORTGAGE INVESTMENT CORPORATION / SOCIÉTÉ DE PLACEMENTS HYPOTHÉCAIRES MTC.....	(218)	2,386	0
NAL MORTGAGE COMPANY / SOCIÉTÉ D'HYPOTHÈQUE NAL.....	2,686	(3,937)	0
ROYAL BANK MORTGAGE CORPORATION / SOCIÉTÉ D'HYPOTHÈQUES DE LA BANQUE ROYALE.....	2,515,410	294,509	0
SCOTIA MORTGAGE CORPORATION / SOCIÉTÉ HYPOTHÉCAIRE SCOTIA.....	(67,774)	(62,095)	0
SECURITY HOME MORTGAGE CORPORATION / SOCIÉTÉ D'HYPOTHÈQUE SECURITY HOME.....	(22,352)	(4,837)	0
SUN LIFE SAVINGS AND MORTGAGE CORPORATION / SOCIÉTÉ D'ÉPARGNE ET D'HYPOTHÈQUES SUN LIFE.....	(2,343)	(450)	0
TD MORTGAGE CORPORATION / LA SOCIÉTÉ D'HYPOTHÈQUES TD.....	39,926	35,626	0
TD PACIFIC MORTGAGE CORPORATION / LA SOCIÉTÉ D'HYPOTHÈQUES PACIFIQUE TD.....	6,002	4,888	0
VICTORIA AND GREY MORTGAGE CORPORATION / SOCIÉTÉ D'HYPOTHÈQUES VICTORIA ET GREY.....	9,899	8,825	0
<b>TOTAL 1994</b>	<b>3,014,201</b>	<b>482,080</b>	<b>(1)</b>



1995 SOCIÉTÉS DE PRÊT – LOAN COMPANIES (EN MILLIERS DE DOLLARS)  
TABLEAU IV – ÉTAT DES BÉNÉFICES NON RÉPARTIS

TABLEAU V - ÉTAT DES BÉNÉFICES NON RÉPARTIS				DEDUCT / DÉDUIRE				
DIVIDENDS TO SHAREHOLDERS / DIVIDENDES AUX ACTIONNAIRES	TRANSFER TO / VIRER AUX			CHANGE IN / CHANGEMENTS				
	GENERAL RESERVE / RÉSERVE GÉNÉRALE	INVESTMENT RESERVES / RÉSERVES DE PLACEMENTS		PROVISION FOR DEFICIENCY OF MAXIMUM STATUTORY VALUES / PROVISION POUR INSUFFISANCE DES VALEURS RÉGLEMENTAIRES MAXIMALES	ASSETS NOT ADMITTED / ACTIF NON ADMIS	OTHER ITEMS / AUTRES POSTES	BALANCE AT END OF YEAR / SOLDE EN FIN D'EXERCICE	
		MORTGAGES / PRÊTS HYPOTHÉCAIRES	OTHER / AUTRES					
49,028	0	0	0	0	(3,746)	0	(85,151)	
100,532	0	0	0	0	11,788	0	158,237	
30,000	0	0	0	0	(13,957)	0	483,307	
20	0	0	0	0	(15)	0	1,533	
0	0	0	0	0	(174)	0	5,605	
0	0	0	0	0	0	0	1,559	
0	0	0	0	0	0	0	603	
602	0	500	0	0	(21)	0	(149)	
250	0	0	0	0	(62)	0	(360)	
2,430	0	0	0	0	(72)	0	(190)	
0	0	0	616	0	0	0	(1,867)	
2,000,760	0	0	0	(3,115)	11,554	0	800,720	
0	0	0	0	0	(4,869)	0	(124,970)	
0	0	0	0	0	166	0	(27,355)	
0	0	0	0	483	657	0	(3,933)	
29,500	0	0	0	0	0	0	48,252	
4,700	0	0	0	0	0	0	6,190	
1,252	0	0	0	1,475	(160)	0	16,157	
2,219,074	0	500	616	(1,157)	1,059	0	1,276,188	



**SUMMARY OF ASSETS, LIABILITIES, INCOME, EXPENDITURES AND RETAINED  
EARNINGS FOR THE YEAR 1994 - COOPERATIVE CREDIT ASSOCIATIONS**

**SOMMAIRE DE L'ACTIF, DU PASSIF, DU REVENU, DES DÉPENSES ET DES  
BÉNÉFICES NON RÉPARTIS POUR L'EXERCICE 1994  
- ASSOCIATIONS COOPÉRATIVES DE CRÉDIT**

1994 COOPERATIVE CREDIT ASSOCIATIONS – ASSOCIATIONS COOPÉRATIVES DE CRÉDIT (IN THOUSANDS OF DOLLARS)  
TABLE I – ASSETS

ASSOCIATION	LOANS TO MEMBERS (LESS PROVISIONS FOR LOANS IN DEFAULT) / PRÊTS AUX ASSOCIÉS (MOINS PROVISIONS POUR PRÊTS EN SOUFFRANCE)	CASH / ENCAISSE	TREASURY BILLS AND SHORT TERM DEPOSITS / BONS DU TRÉSOR ET DÉPÔTS À COURT TERME	BONDS / OBLIGATIONS	SHARES / ACTIONS
B.C. CENTRAL CREDIT UNION.....	259,671	16,209	1,009,634	988,741	22,480
CREDIT UNION CENTRAL OF ALBERTA LIMITED.....	54,656	2,375	278,219	255,685	12,308
CREDIT UNION CENTRAL OF CANADA / LA CENTRALE DES CAISSES DE CRÉDIT DU CANADA.....	128,921	389	202,250	577,859	4,104
CREDIT UNION CENTRAL OF MANITOBA.....	15,169	2,623	83,840	478,935	12,008
CREDIT UNION CENTRAL OF NOVA SCOTIA.....	11,500	5,053	71,544	3,400	3,499
CREDIT UNION CENTRAL OF ONTARIO LIMITED.....	44,685	0	477,119	538,167	31,854
CREDIT UNION CENTRAL OF SASKATCHEWAN.....	54,905	7,834	1,035,511	239,749	32,881
<b>TOTAL 1994</b>	<b>569,507</b>	<b>34,483</b>	<b>3,158,117</b>	<b>3,082,536</b>	<b>119,134</b>

1994 COOPERATIVE CREDIT ASSOCIATIONS – ASSOCIATIONS COOPÉRATIVES DE CRÉDIT (IN THOUSANDS OF DOLLARS)  
TABLE II – LIABILITIES AND MEMBERS' EQUITY

ASSOCIATION	DEPOSITS / DÉPÔTS		OTHER BORROWED MONEY / AUTRES EMPRUNTS	BANK LOANS AND BANK OVERDRAFTS / PRÊTS BANCAIRES ET DÉCOUVERTS BANCAIRES	INTEREST DUE AND ACCRUED ON DEPOSITS, BORROWED MONEY AND BANK LOANS / INTÉRÊTS ÉCHUS ET COURRUS SUR DÉPÔTS, EMPRUNTS ET PRÊTS BANCAIRES	EXPENSES DUE AND ACCRUED AND OTHER LIABILITIES / FRAIS ÉCHUS ET COURRUS ET AUTRES PASSIFS
	DEMAND / À VUE	TERM / À TERME				
B.C. CENTRAL CREDIT UNION.....	1,391,859	713,092	76,295	0	36,702	4,112
CREDIT UNION CENTRAL OF ALBERTA LIMITED.....	13,076	526,305	0	0	10,389	2,202
CREDIT UNION CENTRAL OF CANADA / LA CENTRALE DES CAISSES DE CRÉDIT DU CANADA.....	357,458	421,094	63,719	9,810	5,590	4,403
CREDIT UNION CENTRAL OF MANITOBA.....	556,814	8,000	0	2,450	12,368	5,076
CREDIT UNION CENTRAL OF NOVA SCOTIA.....	62,928	33,243	0	185	1,186	512
CREDIT UNION CENTRAL OF ONTARIO LIMITED.....	80,943	968,593	77,879	10,155	15,060	8,183
CREDIT UNION CENTRAL OF SASKATCHEWAN.....	602,047	703,366	15,486	0	23,250	7,336
<b>TOTAL 1994</b>	<b>3,065,125</b>	<b>3,373,693</b>	<b>233,379</b>	<b>22,900</b>	<b>104,545</b>	<b>31,824</b>

(1) MAXIMUM STATUTORY VALUES ARE: AMORTIZED VALUES FOR SECURITIES ISSUED OR GUARANTEED BY THE GOVERNMENT OF CANADA OR BY THE GOVERNMENT OF ANY PROVINCE OF CANADA; MARKET VALUE FOR ALL OTHER SECURITIES.

1994 ASSOCIATIONS COOPÉRATIVES DE CRÉDIT – COOPERATIVE CREDIT ASSOCIATIONS (EN MILLIERS DE DOLLARS)  
TABLEAU I – ACTIF

MORTGAGES / PRÊTS HYPOTHÉCAIRES	REAL ESTATE / BIENS – FONDS	INVESTMENTS IN SUBSIDIARIES / PLACEMENTS DANS LES FILIALES	INVESTMENT INCOME DUE AND ACCRUED / REVENU DE PLACEMENT, ÉCHU ET COURU	OTHER ASSETS / AUTRES ACTIFS	TOTAL / TOTAL	ASSETS NOT ADMITTED / ACTIF NON ADMIS	TOTAL ASSETS / TOTAL DE L'ACTIF
4,359	10,528	25,309	28,694	4,897	2,370,522	3,888	2,366,634
13,440	5,249	0	8,261	8,309	638,502	3,259	635,243
5,109	14,107	75	2,799	4,117	939,730	296	939,432
2,259	0	0	15,158	18,068	628,060	7,878	620,182
2,364	2,108	3,688	1,057	5,853	110,066	794	109,272
10,549	0	111,021	11,067	22,083	1,246,545	0	1,246,545
38,099	26,605	184	41,671	7,780	1,485,219	2,621	1,482,598
76,179	58,597	140,277	108,707	71,107	7,418,644	18,738	7,399,906

1994 ASSOCIATIONS COOPÉRATIVES DE CRÉDIT – COOPERATIVE CREDIT ASSOCIATIONS (EN MILLIERS DE DOLLARS)  
TABLEAU II – PASSIF ET AVOIR DES ASSOCIÉS

PROVISION FOR INTEREST ON SHARE CAPITAL / PROVISION POUR INTÉRÊTS SUR CAPITAL SOCIAL	PROVISION FOR DEFICIENCY OF MAXIMUM STATUTORY VALUES / PROVISION POUR INSUFFISANCE DES VALEURS RÉGLEMENTAIRES MAXIMALES (1)	DEFERRED INCOME TAXES / IMPÔTS SUR LE REVENU REPORTÉS	TOTAL / TOTAL	CAPITAL / CAPITAL	RESERVES / RÉSERVES		SURPLUS / SURPLUS	TOTAL / TOTAL	TOTAL LIABILITIES AND MEMBERS' EQUITY / TOTAL DU PASSIF ET DE L'AVOIR DES ASSOCIÉS
					GUARANTEE / GARANTIE	GENERAL / GÉNÉRALES			
4,766	3,847	517	2,231,190	108,072	0	0	27,372	135,444	2,366,634
0	0	0	551,972	79,110	0	7,420	(3,259)	83,271	635,243
0	8,877	0	870,951	76,191	0	(8,877)	1,167	68,481	939,432
0	2,850	0	587,558	36,243	0	0	(3,619)	32,624	620,182
0	0	0	98,054	8,470	0	3,250	(502)	11,218	109,272
0	0	0	1,160,813	81,593	0	0	4,139	85,732	1,246,545
4,707	117	0	1,356,309	67,241	0	59,048	0	126,289	1,482,598
9,473	15,691	517	6,856,847	456,920	0	60,841	25,298	543,059	7,399,906

(1) LES VALEURS RÉGLEMENTAIRES MAXIMALES SONT: LA VALEUR APRÈS AMORTISSEMENT DES TITRES ÉMIS OU GARANTIS PAR LE GOUVERNEMENT DU CANADA OU PAR LE GOUVERNEMENT D'UNE PROVINCE CANADIENNE; LA VALEUR MARCHANDE DE TOUS LES AUTRES TITRES.

1994 COOPERATIVE CREDIT ASSOCIATIONS – ASSOCIATIONS COOPÉRATIVES DE CRÉDIT (IN THOUSANDS OF DOLLARS)  
TABLE III – STATEMENT OF INCOME AND EXPENSES

ASSOCIATION	INCOME / REVENU			
	LOANS / PRÊTS	INVESTMENTS / PLACEMENTS	OTHER INCOME / AUTRES REVENUS	TOTAL / TOTAL
B.C. CENTRAL CREDIT UNION.....	25,682	96,495	23,448	147,625
CREDIT UNION CENTRAL OF ALBERTA LIMITED.....	3,802	30,900	21,278	55,980
CREDIT UNION CENTRAL OF CANADA / LA CENTRALE DES CAISSES DE CRÉDIT DU CANADA.....	11,798	35,705	1,090	48,593
CREDIT UNION CENTRAL OF MANITOBA.....	2,509	42,217	11,405	56,131
CREDIT UNION CENTRAL OF NOVA SCOTIA.....	1,190	5,206	6,588	12,984
CREDIT UNION CENTRAL OF ONTARIO LIMITED.....	8,658	53,426	24,306	86,390
CREDIT UNION CENTRAL OF SASKATCHEWAN.....	5,398	78,608	20,169	104,175
<b>TOTAL 1994</b>	<b>59,037</b>	<b>344,557</b>	<b>108,284</b>	<b>511,878</b>

1994 ASSOCIATIONS COOPÉRATIVES DE CRÉDIT – COOPERATIVE CREDIT ASSOCIATIONS (EN MILLIERS DE DOLLARS)  
TABLEAU III – ÉTAT DES REVENUS ET DES DÉPENSES

EXPENSES / DÉPENSES					EARNINGS BEFORE GAINS OR LOSSES ON INVESTMENTS AND LOANS / REVENU AVANT PROFIT OU PERTE SUR RÉALISATION DE PLACEMENTS ET PRÊTS		NET GAIN (LOSS) ON INVESTMENTS AND LOANS / PROFIT (PERTE) NET(TE) SUR RÉALISATION DE PLACEMENTS ET PRÊTS	EARNINGS BEFORE TAXES / REVENU AVANT IMPÔTS SUR LE REVENU	INCOME TAXES / IMPÔTS SUR LE REVENU	NET EARNINGS / REVENU NET
INTEREST / INTÉRÊTS	SALARIES AND STAFF BENEFITS / TRAITEMENTS ET AVANTAGES SOCIAUX	OTHER / AUTRES	DEPRECIATION / AMORTISSEMENT	TOTAL / TOTAL						
107,592	9,645	13,290	1,188	131,715	15,910	(5,737)	10,173	1,255		8,918
29,470	10,156	9,823	1,960	51,409	4,571	166	4,737	236		4,501
39,526	2,906	337	105	42,874	5,719	(2,062)	3,657	440		3,217
37,895	7,191	6,665	529	52,280	3,851	0	3,851	209		3,642
4,776	2,540	4,609	306	12,233	751	(76)	675	69		606
53,284	11,173	16,660	1,546	82,663	3,527	91	3,618	142		3,476
73,430	14,169	6,369	1,537	95,505	8,670	(1,929)	6,741	1,212		5,529
345,975	57,780	57,953	7,171	468,879	42,999	(9,547)	33,452	3,563		29,889







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**1995**

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*Sociétés  
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*Sociétés  
de prêt*

*Associations  
coopératives  
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**1995**

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**1995**

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**1995**

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SUMMARY OF ASSETS, LIABILITIES, INCOME, EXPENDITURES AND RETAINED  
EARNINGS FOR THE YEAR 1995 - TRUST COMPANIES

SOMMAIRE DE L'ACTIF, DU PASSIF, DU REVENU, DES DÉPENSES ET DES  
BÉNÉFICES NON RÉPARTIS POUR L'EXERCICE 1995 - SOCIÉTÉS DE FIDUCIE

1995 TRUST COMPANIES - SOCIÉTÉS DE FIDUCIE (IN THOUSANDS OF DOLLARS)  
TABLE I - ASSETS (BOOK VALUE) - GUARANTEED TRUST FUNDS

COMPANY / SOCIÉTÉ	CASH / ENCAISSE	TREASURY BILLS AND SHORT TERM DEPOSITS / BONS DU TRÉSOR ET DÉPÔTS À COURT TERME	BONDS / OBLIGATIONS	SHARES / ACTIONS
AGF TRUST COMPANY / COMPAGNIE DE FIDUCIE AGF.....	465	237	0	0
*THE BANK OF NOVA SCOTIA TRUST COMPANY / LA SOCIÉTÉ DE FIDUCIE BANQUE DE NOUVELLE - ÉCOSSE.....	0	248,527	0	0
BAYSHORE TRUST COMPANY / COMPAGNIE DE FIDUCIE BAYSHORE.....	2,000	45,791	0	0
THE CANADA TRUST COMPANY / LA SOCIÉTÉ CANADA TRUST.....	0	506,877	8,932	43,128
*CIBC TRUST CORPORATION / COMPAGNIE TRUST CIBC.....	4,270	105,363	5,340	0
CITIZENS TRUST COMPANY / COMPAGNIE DE FIDUCIE CITIZENS.....	3,892	24,593	23,005	0
CO-OPERATIVE TRUST COMPANY OF CANADA.....	1	2,826	85,683	5,553
COMMERCIAL TRUST COMPANY LIMITED / COMPAGNIE DE FIDUCIE COMMERCIALE LIMITÉE.....	0	0	0	0
THE EQUITABLE TRUST COMPANY / L'ÉQUITABLE, COMPAGNIE DE FIDUCIE.....	1,763	12,975	5,896	0
EVANGELINE TRUST COMPANY / SOCIÉTÉ DE FIDUCIE ÉVANGÉLINE.....	0	0	1,580	0
*FIRSTLINE TRUST COMPANY / COMPAGNIE TRUST FIRSTLINE.....	7,751	20,867	0	78,701
HONGKONG BANK TRUST COMPANY / SOCIÉTÉ DE FIDUCIE DE LA BANQUE HONGKONG.....	15,353	7,956	0	0
HOUSEHOLD TRUST COMPANY / LA SOCIÉTÉ DE TRUST HOUSEHOLD.....	2,196	19,917	2,980	0
THE INTERNATIONAL TRUST COMPANY/ SOCIÉTÉ DE FIDUCIE INTERNATIONALE.....	0	0	0	0
INVESTORS GROUP TRUST COMPANY LTD. / LA COMPAGNIE DE FIDUCIE DU GROUPE INVESTORS LTÉE.....	0	121,488	71,370	19,665
THE MERCHANT PRIVATE TRUST COMPANY / SOCIÉTÉ DE FIDUCIE PRIVÉE MARCHANDE.....	10,822	0	67,789	3,722
*MONTREAL TRUST COMPANY / COMPAGNIE MONTRÉAL TRUST.....	37,566	48,724	139,162	4,773
*MONTREAL TRUST COMPANY OF CANADA / COMPAGNIE MONTRÉAL TRUST DU CANADA.....	192,271	452,419	198,674	3,235
THE MUTUAL TRUST COMPANY / SOCIÉTÉ DE FIDUCIE MUTUELLE.....	846	72,623	157,779	6,585
*NATCAN TRUST COMPANY / SOCIÉTÉ DE FIDUCIE NATCAN.....	11,609	135,591	152,527	0
THE NORTHERN TRUST COMPANY, CANADA / LA SOCIÉTÉ DE FIDUCIE DU NORD, CANADA.....	480	0	0	0
PEACE HILLS TRUST COMPANY / SOCIÉTÉ DE FIDUCIE PEACE HILLS.....	0	42,049	7,888	0

1995 SOCIÉTÉS DE FIDUCIE - TRUST COMPANIES (EN MILLIERS DE DOLLARS)  
TABLEAU I - ACTIF (VALEUR COMPTABLE) - FONDS GARANTIS

COLLATERAL LOANS / PRÊTS SUR NANTISSEMENTS	CONSUMER LOANS / PRÊTS À LA CONSOMMATION	MORTGAGES AND SALE AGREEMENTS / PRÊTS HYPOTHÉCAIRES ET CONVENTIONS DE VENTE	INVESTMENT INCOME DUE AND ACCRUED / REVENU DE PLACEMENT ÉCHU ET COURU	OTHER ASSETS / AUTRES ACTIFS	TOTAL GUARANTEED TRUST FUNDS / TOTAL DES FONDS GARANTIS
2,436	0	79,735	697	75	83,645
0	0	0	2,472	0	250,999
0	797	402,259	3,536	37,656	492,039
4,794	666	5,334,643	18,757	26,738	5,944,535
59,000	10	1,041,791	7,846	5,263	1,228,883
0	725	482,835	2,514	3,599	541,163
599	262	887,488	19,420	7	1,001,839
0	0	0	0	0	0
0	0	153,578	1,214	3,450	178,876
92	17	33,911	0	0	35,600
1,462	287	436,598	3,270	23,600	572,536
327	0	277,896	2,365	7,375	311,272
92,527	0	58,196	192	2,985	178,993
0	0	0	0	0	0
0	0	633,164	5,389	7,449	858,525
0	0	119,051	1,814	0	203,198
66,060	18,288	2,205,950	14,514	1,410	2,536,447
67,213	76,841	4,944,698	28,310	3,545	5,967,206
76,043	0	721,118	9,499	122,530	1,167,023
20,736	0	822,761	7,472	16,565	1,167,261
0	0	0	0	129	609
97,603	23,382	85,380	4,891	56	261,249

1995 TRUST COMPANIES - SOCIÉTÉS DE FIDUCIE (IN THOUSANDS OF DOLLARS)  
TABLE 1 - ASSETS (BOOK VALUE) - GUARANTEED TRUST FUNDS

COMPANY / SOCIÉTÉ	CASH / ENCAISSE	TREASURY BILLS AND SHORT TERM DEPOSITS / BONS DU TRÉSOR ET DÉPÔTS À COURT TERME	BONDS / OBLIGATIONS	SHARES / ACTIONS
PEOPLES TRUST COMPANY / COMPAGNIE DE FIDUCIE PEOPLES.....	7,814	49,200	8,186	0
PROVINCIAL TRUST COMPANY / COMPAGNIE DE FIDUCIE PROVINCIALE.....	0	0	0	0
*THE R-M TRUST COMPANY / COMPAGNIE TRUST R-M .....	0	0	0	0
*THE ROYAL TRUST COMPANY / COMPAGNIE TRUST ROYAL.....	2,511	757,131	498,559	0
*ROYAL TRUST COPORATION OF CANADA / SOCIÉTÉ TRUST ROYAL DU CANADA.....	13,686	1,503,989	3,204,490	0
STATE STREET TRUST COMPANY CANADA.....	0	125,219	0	0
SUN LIFE TRUST COMPANY / COMPAGNIE DE FIDUCIE SUN LIFE.....	457	177,003	58,519	3,330
*TD TRUST COMPANY / SOCIÉTÉ DE FIDUCIE TD.....	5,129	125,303	127,693	0
*THE TRUST COMPANY OF BANK OF MONTREAL / SOCIÉTÉ DE FIDUCIE BANQUE DE MONTRÉAL.....	16,390	0	0	0
TOTAL 1995	337,272	4,606,668	4,826,052	168,692

\*OCTOBER 31 YEAR END

+COVERS 10 MONTH PERIOD (JANUARY 1 TO OCTOBER 31, 1995)

1995 SOCIÉTÉS DE FIDUCIE - TRUST COMPANIES (EN MILLIERS DE DOLLARS)  
TABLEAU I - ACTIF (VALEUR COMPTABLE) - FONDS GARANTIS

COLLATERAL LOANS / PRÊTS SUR NANTISSEMENTS	CONSUMER LOANS / PRÊTS À LA CONSOMMATION	MORTGAGES AND SALE AGREEMENTS / PRÊTS HYPOTHÉCAIRES ET CONVENTIONS DE VENTE	INVESTMENT INCOME DUE AND ACCRUED / REVENU DE PLACEMENT ÉCHU ET COURU	OTHER ASSETS / AUTRES ACTIFS	TOTAL GUARANTEED TRUST FUNDS / TOTAL DES FONDS GARANTIS
0	0	168,414	1,991	18,125	253,730
0	0	0	0	0	0
0	0	0	0	0	0
50,620	955	2,236,190	18,634	79,978	3,644,578
45,639	3,638	4,902,186	39,897	39,560	9,753,085
0	0	0	63	0	125,282
32,759	245	1,663,187	13,279	12,769	1,961,548
0	0	0	3,624	1,325	263,074
0	0	0	0	0	16,390
617,910	126,113	27,691,029	211,660	414,189	38,999,585

\*EXERCICE SE TERMINANT LE 31 OCTOBRE

\*POUR LA PÉRIODE DE 10 MOIS (1er JANVIER AU 31 OCTOBRE 1995)

## 1995 TRUST COMPANIES - SOCIÉTÉS DE FIDUCIE (IN THOUSANDS OF DOLLARS)

TABLE II - ASSETS (BOOK VALUE) - COMPANY FUNDS

COMPANY / SOCIÉTÉ	CASH / ENCAISSE	TREASURY BILLS AND SHORT TERM DEPOSITS / BONS DU TRÉSOR ET DÉPÔTS À COURT TERME	BONDS / OBLIGATIONS	SHARES / ACTIONS	COLLATERAL LOANS / PRÊTS SUR NANTISSEMENTS	CONSUMER LOANS / PRÊTS À LA CONSOMMATION
AGF TRUST COMPANY / COMPAGNIE DE FIDUCIE AGF.....	18	3,098	4,176	2,815	734	0
*THE BANK OF NOVA SCOTIA TRUST COMPANY / LA SOCIÉTÉ DE FIDUCIE BANQUE DE NOUVELLE-ÉCOSSE.....	1,962	25,962	0	0	0	0
BAYSHORE TRUST COMPANY / COMPAGNIE DE FIDUCIE BAYSHORE.....	2	0	0	1,862	0	0
THE CANADA TRUST COMPANY / LA SOCIÉTÉ CANADA TRUST.....	0	1,239	132	2,800	0	0
*CIBC TRUST CORPORATION / COMPAGNIE TRUST CIBC.....	3	0	0	0	0	0
CITIZENS TRUST COMPANY / COMPAGNIE DE FIDUCIE CITIZENS.....	0	5,987	0	0	0	0
CO-OPERATIVE TRUST COMPANY OF CANADA.....	0	0	26,293	0	0	0
COMMERCIAL TRUST COMPANY LIMITED / COMPAGNIE DE FIDUCIE COMMERCIALE LIMITÉE.....	25	3,211	330	0	0	0
THE EQUITABLE TRUST COMPANY / L'ÉQUITABLE, COMPAGNIE DE FIDUCIE.....	0	0	0	0	565	0
EVANGELINE TRUST COMPANY / SOCIÉTÉ DE FIDUCIE ÉVANGÉLINE.....	65	1,825	185	0	0	0
*FIRSTLINE TRUST COMPANY / COMPAGNIE TRUST FIRSTLINE.....	222	0	378	0	0	0
HONGKONG BANK TRUST COMPANY / SOCIÉTÉ DE FIDUCIE DE LA BANQUE HONGKONG.....	0	0	0	0	0	0
HOUSEHOLD TRUST COMPANY / LA SOCIÉTÉ DE TRUST HOUSEHOLD.....	0	0	0	0	0	0
THE INTERNATIONAL TRUST COMPANY / SOCIÉTÉ DE FIDUCIE INTERNATIONALE.....	29	14,041	0	0	0	0
INVESTORS GROUP TRUST COMPANY LTD / LA COMPAGNIE DE FIDUCIE DU GROUPE INVESTORS LTÉE.....	0	88,300	296	61,957	0	0
THE MERCHANT PRIVATE TRUST COMPANY / SOCIÉTÉ DE FIDUCIE PRIVÉE MARCHANDE.....	0	0	0	26,984	3,361	614
*MONTREAL TRUST COMPANY / COMPAGNIE MONTRÉAL TRUST.....	7,595	0	2,000	7,965	989	0
*MONTREAL TRUST COMPANY OF CANADA / COMPAGNIE MONTRÉAL TRUST DU CANADA.....	0	9,901	2,738	3,334	23	0
THE MUTUAL TRUST COMPANY / SOCIÉTÉ DE FIDUCIE MUTUELLE.....	362	580	215	4,916	0	0
*NATCAN TRUST COMPANY / SOCIÉTÉ DE FIDUCIE NATCAN.....	0	0	0	0	0	0
THE NORTHERN TRUST COMPANY, CANADA / LA SOCIÉTÉ DE FIDUCIE DU NORD, CANADA.....	3	11,000	0	0	0	0



## 1995 SOCIÉTÉS DE FIDUCIE - TRUST COMPANIES (EN MILLIERS DE DOLLARS)

TABLEAU II - ACTIF (VALEUR COMPTABLE) - FONDS DE LA SOCIÉTÉ

MORTGAGES AND SALE AGREEMENTS / PRÊTS HYPOTHÉCAIRES ET CONVENTIONS DE VENTE	REAL ESTATE / BIENS-FONDS	INVESTMENTS IN SUBSIDIARIES / PLACEMENTS DANS LES FILIALES	ADVANCES TO E.T.A. / AVANCES AUX SUCCESSIONS S.F.A.	ACCRUED E.T.A. FEES / HONORAIRES ET FRAIS COURUS POUR L'ADMINIS- TRATION DES S.F.A.	INVESTMENT INCOME DUE AND ACCRUED / REVENU DE PLACEMENT ÉCHU ET COURU	OTHER ASSETS / AUTRES ACTIFS	TOTAL / TOTAL	DEDUCT ASSETS NOT ADMITTED / MOINS ACTIF NON ADMIS	TOTAL COMPANY FUNDS / TOTAL DES FONDS DE LA SOCIÉTÉ
0	0	0	0	180	78	2,398	13,497	433	13,064
0	0	0	0	22	58	2,211	30,215	0	30,215
0	0	1,767	0	0	25	27,397	31,053	1,286	29,767
0	19,518	123,537	111,169	0	16	105,410	363,821	19,517	344,304
82	0	0	0	1,843	240	85,416	87,584	8,843	78,741
58	0	0	0	0	229	30,713	36,987	2,734	34,253
2,217	4,336	0	0	674	241	32,144	65,905	1,176	64,729
0	0	0	0	0	20	2	3,588	0	3,588
0	0	0	0	0	5	15,746	16,316	326	15,990
0	524	0	0	0	375	553	3,527	73	3,454
0	238	400	0	0	61	50,715	52,014	2,100	49,914
0	0	0	0	0	0	39,291	39,291	8,919	30,372
34,727	4,541	0	0	0	171	5,177	44,616	1,775	42,841
0	0	0	0	0	7	40	14,117	40	14,077
7,724	0	0	0	2,034	490	8,137	168,938	4,735	164,203
0	550	0	0	0	216	2,584	34,309	1,943	32,366
17,316	26,067	1,463	3,123	0	22	210,627	277,167	23,751	253,416
54,149	44,389	0	5,170	4,023	1,712	348,984	474,423	30,380	444,043
6,311	0	0	0	0	63	155,046	167,493	7,818	159,675
0	0	0	0	0	0	66,324	66,324	0	66,324
0	0	0	0	0	0	409	11,412	0	11,412

1995 TRUST COMPANIES - SOCIÉTÉS DE FIDUCIE (IN THOUSANDS OF DOLLARS)  
TABLE II - ASSETS (BOOK VALUE) - COMPANY FUNDS

COMPANY / SOCIÉTÉ	CASH / ENCAISSE	TREASURY BILLS AND SHORT TERM DEPOSITS / BONS DU TRÉSOR ET DÉPÔTS À COURT TERME	BONDS / OBLIGATIONS	SHARES / ACTIONS	COLLATERAL LOANS / PRÊTS SUR NANTISSEMENTS	CONSUMER LOANS / PRÊTS À LA CONSOMMATION
PEACE HILLS TRUST COMPANY / SOCIÉTÉ DE FIDUCIE PEACE HILLS.....	4,457	3,746	15,647	0	0	0
PEOPLES TRUST COMPANY / COMPAGNIE DE FIDUCIE PEOPLES.....	3,602	5,107	1,915	0	0	14
PROVINCIAL TRUST COMPANY / COMPAGNIE DE FIDUCIE PROVINCIALE.....	14	367	802	0	0	0
*THE R-M TRUST COMPANY / COMPAGNIE TRUST R-M.....	2,942	17,926	0	0	0	0
*THE ROYAL TRUST COMPANY / COMPAGNIE TRUST ROYAL.....	0	17,523	149,756	3,951	0	0
*ROYAL TRUST COPORATION OF CANADA / SOCIÉTÉ TRUST ROYAL DU CANADA.....	0	0	153,465	0	0	0
STATE STREET TRUST COMPANY CANADA.....	3,744	4,580	0	0	0	0
SUN LIFE TRUST COMPANY / COMPAGNIE DE FIDUCIE SUN LIFE.....	3	0	650	0	0	0
*TD TRUST COMPANY / SOCIÉTÉ DE FIDUCIE TD.....	94	14,194	0	0	0	0
*THE TRUST COMPANY OF BANK OF MONTREAL / SOCIÉTÉ DE FIDUCIE BANQUE DE MONTRÉAL.....	2,040	9,966	0	0	0	0
TOTAL 1995	27,182	238,553	358,978	116,584	5,672	628

\*OCTOBER 31 YEAR END

\*COVERS 10 MONTH PERIOD (JANUARY 1 TO OCTOBER 31, 1995)

1995 SOCIÉTÉS DE FIDUCIE - TRUST COMPANIES (EN MILLIERS DE DOLLARS)  
TABLEAU II - ACTIF (VALEUR COMPTABLE) - FONDS DE LA SOCIÉTÉ

MORTGAGES AND SALE AGREEMENTS / PRÊTS HYPOTHÉCAIRES ET CONVENTIONS DE VENTE	REAL ESTATE / BIENS-FONDS	INVESTMENTS IN SUBSIDIARIES / PLACEMENTS DANS LES FILIALES	ADVANCES TO E.T.A. / AVANCES AUX SUCCESIONS S.F.A.	ACCRUED E.T.A. FEES / HONORAIRES ET FRAIS COURUS POUR L'ADMINIS- TRATION DES S.F.A.	INVESTMENT INCOME DUE AND ACCRUED / REVENU DE PLACEMENT ÉCHU ET COURU	OTHER ASSETS / AUTRES ACTIFS	TOTAL / TOTAL	DEDUCT ASSETS NOT ADMITTED / MOINS ACTIF NON ADMIS	TOTAL COMPANY FUNDS / TOTAL DES FONDS DE LA SOCIÉTÉ
0	0	0	0	0	840	2,842	27,532	1,965	25,567
0	0	0	0	0	288	19,391	30,317	525	29,792
0	0	0	0	0	13	128	1,324	0	1,324
0	0	0	0	2,046	1	42,386	65,301	30,553	34,748
0	1,948	0	0	0	2,111	126,204	301,493	18,852	282,641
0	8,980	0	43,516	7,605	3,157	751,777	968,500	28,384	940,116
0	0	1,459	0	7,181	0	5,068	22,034	1,035	20,997
1,128	2,555	26,863	0	0	24	211,180	242,403	8,952	233,451
0	0	0	0	3,626	38	2,942	20,894	238	20,656
0	0	0	0	1,649	148	7,541	21,344	119	21,225
123,712	113,646	155,489	162,978	30,883	10,649	2,358,783	3,703,739	206,472	3,497,265

\*EXERCICE SE TERMINANT LE 31 OCTOBRE

+POUR LA PÉRIODE DE 10 MOIS (1er JANVIER AU 31 OCTOBRE 1995)

## 1995 TRUST COMPANIES - SOCIÉTÉS DE FIDUCIE

## TABLE III - LIABILITIES - GUARANTEED TRUST FUNDS (IN THOUSANDS OF DOLLARS)

## TABLEAU III - PASSIF - FONDS GARANTIS (EN MILLIERS DE DOLLARS)

COMPANY / SOCIÉTÉ	DEPOSITS AND CERTIFICATES / DÉPÔTS ET CERTIFICATS			BANK OVERDRAFTS / DÉCOUVERTS BANCAIRES	OTHER LIABILITIES / AUTRES PASSIFS	TOTAL GUARANTEED TRUST FUNDS / TOTAL DES FONDS GARANTIS
	DEMAND / À VUE	TERM / À TERME	ACCRUED INTEREST / INTÉRÊT COURU			
AGF TRUST COMPANY / COMPAGNIE DE FIDUCIE AGF.....	214	78,695	2,635	0	2,101	83,645
*THE BANK OF NOVA SCOTIA TRUST COMPANY / LA SOCIÉTÉ DE FIDUCIE BANQUE DE NOUVELLE-ÉCOSSE.....	248,527	0	379	0	2,093	250,999
BAYSHORE TRUST COMPANY / COMPAGNIE DE FIDUCIE BAYSHORE.....	20,592	424,077	21,230	0	26,140	492,039
THE CANADA TRUST COMPANY / LA SOCIÉTÉ CANADA TRUST.....	1,123,733	4,493,604	171,190	0	156,008	5,944,535
*CIBC TRUST CORPORATION / COMPAGNIE TRUST CIBC.....	324,436	788,525	36,723	0	79,199	1,228,883
CITIZENS TRUST COMPANY / COMPAGNIE DE FIDUCIE CITIZENS.....	29,327	463,090	17,766	0	30,980	541,163
CO-OPERATIVE TRUST COMPANY OF CANADA.....	21,252	908,908	35,429	1,541	34,709	1,001,839
COMMERCIAL TRUST COMPANY LIMITED / COMPAGNIE DE FIDUCIE COMMERCIALE LIMITÉE.....	0	0	0	0	0	0
THE EQUITABLE TRUST COMPANY / L'ÉQUITABLE, COMPAGNIE DE FIDUCIE.....	0	157,616	5,670	0	15,590	178,876
EVANGELINE TRUST COMPANY / SOCIÉTÉ DE FIDUCIE ÉVANGÉLINE.....	2,780	31,384	1,108	0	328	35,600
+*FIRSTLINE TRUST COMPANY / COMPAGNIE TRUST FIRSTLINE.....	71,867	444,973	19,702	0	35,994	572,536
HONGKONG BANK TRUST COMPANY / SOCIÉTÉ DE FIDUCIE DE LA BANQUE HONGKONG.....	42,882	229,487	8,203	0	30,700	311,272
HOUSEHOLD TRUST COMPANY / LA SOCIÉTÉ DE TRUST HOUSEHOLD.....	14,960	151,965	11,433	0	635	178,993
THE INTERNATIONAL TRUST COMPANY / SOCIÉTÉ DE FIDUCIE INTERNATIONALE.....	0	0	0	0	0	0
INVESTORS GROUP TRUST COMPANY LTD / LA COMPAGNIE DE FIDUCIE DU GROUPE INVESTORS LTÉE.....	199,022	589,694	51,281	17,274	1,254	858,525
THE MERCHANT PRIVATE TRUST COMPANY / SOCIÉTÉ DE FIDUCIE PRIVÉE MARCHANDE.....	9	195,910	5,807	0	1,472	203,198
+*MONTREAL TRUST COMPANY / COMPAGNIE MONTRÉAL TRUST.....	89,889	2,146,750	88,392	0	211,416	2,536,447
+*MONTREAL TRUST COMPANY OF CANADA / COMPAGNIE MONTRÉAL TRUST DU CANADA.....	1,564,478	3,885,728	161,851	0	355,149	5,967,206
THE MUTUAL TRUST COMPANY / SOCIÉTÉ DE FIDUCIE MUTUELLE.....	55,763	763,247	22,763	42	325,208	1,167,023
*NATCAN TRUST COMPANY / SOCIÉTÉ DE FIDUCIE NATCAN.....	49,984	1,016,447	33,962	0	66,868	1,167,261
THE NORTHERN TRUST COMPANY, CANADA / LA SOCIÉTÉ DE FIDUCIE DU NORD, CANADA.....	642	0	0	0	(33)	609



## 1995 TRUST COMPANIES - SOCIÉTÉS DE FIDUCIE

## TABLE III - LIABILITIES - GUARANTEED TRUST FUNDS (IN THOUSANDS OF DOLLARS)

## TABLEAU III - PASSIF - FONDS GARANTIS (EN MILLIERS DE DOLLARS)

COMPANY / SOCIÉTÉ	DEPOSITS AND CERTIFICATES / DÉPÔTS ET CERTIFICATS			BANK OVERDRAFTS / DÉCOUVERTS BANCAIRES	OTHER LIABILITIES / AUTRES PASSIFS	TOTAL GUARANTEED TRUST FUNDS / TOTAL DES FONDS GARANTIS
	DEMAND / À VUE	TERM / À TERME	ACCRUED INTEREST / INTÉRÊT COURU			
PEACE HILLS TRUST COMPANY / SOCIÉTÉ DE FIDUCIE PEACE HILLS.....	76,968	178,640	5,158	0	483	261,249
PEOPLES TRUST COMPANY / COMPAGNIE DE FIDUCIE PEOPLES.....	0	223,374	13,992	0	16,364	253,730
PROVINCIAL TRUST COMPANY / COMPAGNIE DE FIDUCIE PROVINCIALE.....	0	0	0	0	0	0
*THE R-M TRUST COMPANY / COMPAGNIE TRUST R-M.....	0	0	0	0	0	0
*THE ROYAL TRUST COMPANY / COMPAGNIE TRUST ROYAL.....	245,014	3,228,378	112,186	0	59,000	3,644,578
*ROYAL TRUST CORPORATION OF CANADA / SOCIÉTÉ TRUST ROYAL DU CANADA.....	1,451,102	7,333,040	257,030	21,590	690,323	9,753,085
STATE STREET TRUST COMPANY CANADA.....	89,238	35,866	178	0	0	125,282
SUN LIFE TRUST COMPANY / COMPAGNIE DE FIDUCIE SUN LIFE.....	78,066	1,600,192	71,379	17,911	194,000	1,961,548
*TD TRUST COMPANY / SOCIÉTÉ DE FIDUCIE TD.....	211,098	49,557	44	0	2,375	263,074
*THE TRUST COMPANY OF BANK OF MONTREAL / SOCIÉTÉ DE FIDUCIE BANQUE DE MONTRÉAL.....	16,390	0	0	0	0	16,390
TOTAL 1995	6,028,233	29,419,147	1,155,491	58,358	2,338,356	38,999,585

\*OCTOBER 31 YEAR END / \*EXERCICE SE TERMINANT LE 31 OCTOBRE

+COVERS 10 MONTH PERIOD (JANUARY 1 TO OCTOBER 31, 1995) / +POUR LA PÉRIODE DE 10 MOIS (1er JANVIER AU 31 OCTOBRE, 1995)



1995 TRUST COMPANIES - SOCIÉTÉS DE FIDUCIE (IN THOUSANDS OF DOLLARS)  
TABLE IV - LIABILITIES AND SHAREHOLDERS' EQUITY - COMPANY FUNDS

COMPANY / SOCIÉTÉ	LIABILITIES / PASSIF				PROVISION FOR DEFICIENCY OF MAXIMUM STATUTORY VALUES / PROVISION POUR INSUFFISANCE DES VALEURS RÉGLEMENTAIRES MAXIMALES (1)
	BORROWED MONEY AND BANK OVERDRAFTS / EMPRUNTS ET DÉCOUVERTS BANCAIRES	INCOME TAX PAYABLE / IMPÔTS SUR LE REVENU À PAYER	DIVIDENDS PAYABLE / DIVIDENDES À PAYER	EXPENSES DUE AND ACCRUED AND OTHER LIABILITIES / FRAIS ÉCHUS ET COURUS ET AUTRES PASSIFS	
AGF TRUST COMPANY / COMPAGNIE DE FIDUCIE AGF.....	0	440	0	676	0
*THE BANK OF NOVA SCOTIA TRUST COMPANY / LA SOCIÉTÉ DE FIDUCIE BANQUE DE NOUVELLE-ÉCOSSE.....	0	0	0	14,163	0
BAYSHORE TRUST COMPANY / COMPAGNIE DE FIDUCIE BAYSHORE.....	604	0	0	805	77
THE CANADA TRUST COMPANY / LA SOCIÉTÉ CANADA TRUST.....	0	44,194	0	89,309	3,099
*CIBC TRUST CORPORATION / COMPAGNIE TRUST CIBC.....	13,497	0	0	24,588	0
CITIZENS TRUST COMPANY / COMPAGNIE DE FIDUCIE CITIZENS.....	0	0	0	11,312	0
CO-OPERATIVE TRUST COMPANY OF CANADA.....	1,603	1,040	0	16,082	0
COMMERCIAL TRUST COMPANY LIMITED / COMPAGNIE DE FIDUCIE COMMERCIALE LIMITÉE.....	0	44	0	65	0
THE EQUITABLE TRUST COMPANY / L'ÉQUITABLE, COMPAGNIE DE FIDUCIE.....	59	332	0	1,466	0
EVANGELINE TRUST COMPANY / SOCIÉTÉ DE FIDUCIE ÉVANGÉLINE.....	0	0	0	329	0
+*FIRSTLINE TRUST COMPANY / COMPAGNIE TRUST FIRSTLINE.....	0	0	0	28,081	0
HONGKONG BANK TRUST COMPANY / SOCIÉTÉ DE FIDUCIE DE LA BANQUE HONKONG.....	0	0	0	2,852	0
HOUSEHOLD TRUST COMPANY / LA SOCIÉTÉ DE TRUST HOUSEHOLD.....	0	5,168	0	17,814	0
THE INTERNATIONAL TRUST COMPANY / SOCIÉTÉ DE FIDUCIE INTERNATIONALE.....	0	1	0	582	0
INVESTORS GROUP TRUST COMPANY LTD / LA COMPAGNIE DE FIDUCIE DU GROUPE INVESTORS LTÉE.....	53,252	1,643	0	40,253	0
THE MERCHANT PRIVATE TRUST COMPANY / SOCIÉTÉ DE FIDUCIE PRIVÉE MARCHANDE.....	14	296	0	17,306	0
+*MONTREAL TRUST COMPANY / COMPAGNIE MONTRÉAL TRUST.....	0	5,737	0	111,838	0
+*MONTREAL TRUST COMPANY OF CANADA / COMPAGNIE MONTRÉAL TRUST DU CANADA.....	7,507	9,333	0	210,459	0
THE MUTUAL TRUST COMPANY / SOCIÉTÉ DE FIDUCIE MUTUELLE.....	0	41	0	79,477	0
*NATCAN TRUST COMPANY / SOCIÉTÉ DE FIDUCIE NATCAN.....	0	699	0	0	0



1995 SOCIÉTÉS DE FIDUCIE - TRUST COMPANIES (EN MILLIERS DE DOLLARS)  
TABLEAU IV - PASSIF ET AVOIR DES ACTIONNAIRES - FONDS DE LA SOCIÉTÉ

DEFERRED INCOME TAX / IMPÔTS SUR LE REVENU REPORTÉS	TOTAL / TOTAL	SHAREHOLDERS' EQUITY / AVOIR DES ACTIONNAIRES				TOTAL / TOTAL	TOTAL COMPANY FUNDS / TOTAL DES FONDS DE LA SOCIÉTÉ
		CAPITAL / CAPITAL	GENERAL RESERVE AND / OR CONTRIBUTED SURPLUS / RÉSERVE GÉNÉRALE ET / OU EXCÉDENT VERSÉ	INVESTMENT RESERVES / RÉSERVES DE PLACEMENTS	RETAINED EARNINGS / BÉNÉFICES NON RÉPARTIS		
116	1,232	9,700	0	0	2,132	11,832	13,064
0	14,163	15,500	0	0	552	16,052	30,215
582	2,068	18,872	0	0	8,827	27,699	29,767
0	136,602	1	0	0	207,701	207,702	344,304
0	38,085	65,405	0	0	(24,749)	40,656	78,741
0	11,312	18,032	0	0	4,909	22,941	34,253
0	18,725	39,830	0	0	6,174	46,004	64,729
0	109	2,000	0	0	1,479	3,479	3,588
0	1,857	11,679	502	(326)	2,278	14,133	15,990
0	329	1,248	120	0	1,757	3,125	3,454
0	28,081	24,815	0	0	(2,982)	21,833	49,914
0	2,852	121,469	0	0	(93,949)	27,520	30,372
0	22,982	145,500	0	0	(125,641)	19,859	42,841
0	583	10,121	4,135	0	(762)	13,494	14,077
0	95,148	30,400	100	0	38,555	69,055	164,203
0	17,616	12,700	0	0	2,050	14,750	32,366
0	117,575	32,585	0	0	103,256	135,841	253,416
0	227,299	110,113	0	0	106,631	216,744	444,043
0	79,518	63,050	0	0	17,107	80,157	159,675
564	1,263	55,266	0	0	9,795	65,061	66,324

1995 TRUST COMPANIES - SOCIÉTÉS DE FIDUCIE (IN THOUSANDS OF DOLLARS)  
TABLE IV - LIABILITIES AND SHAREHOLDERS' EQUITY - COMPANY FUNDS

COMPANY / SOCIÉTÉ	LIABILITIES / PASSIF				PROVISION FOR DEFICIENCY OF MAXIMUM STATUTORY VALUES / PROVISION POUR INSUFFISANCE DES VALEURS RÉGLEMENTAIRES MAXIMALES (1)
	BORROWED MONEY AND BANK OVERDRAFTS / EMPRUNTS ET DÉCOUVERTS BANCAIRES	INCOME TAX PAYABLE / IMPÔTS SUR LE REVENU À PAYER	DIVIDENDS PAYABLE / DIVIDENDES À PAYER	EXPENSES DUE AND ACCRUED AND OTHER LIABILITIES / FRAIS ÉCHUS ET COURUS ET AUTRES PASSIFS	
THE NORTHERN TRUST COMPANY, CANADA / LA SOCIÉTÉ DE FIDUCIE DU NORD, CANADA.....	0	72	0	334	0
PEACE HILLS TRUST COMPANY / SOCIÉTÉ DE FIDUCIE PEACE HILLS.....	0	0	0	1,079	0
PEOPLES TRUST COMPANY / COMPAGNIE DE FIDUCIE PEOPLES.....	0	1,665	0	2,837	0
PROVINCIAL TRUST COMPANY / COMPAGNIE DE FIDUCIE PROVINCIALE.....	0	0	0	0	0
*THE R-M TRUST COMPANY / COMPAGNIE TRUST R-M.....	0	1,471	0	11,555	0
*THE ROYAL TRUST COMPANY / COMPAGNIE TRUST ROYAL.....	0	3,733	0	167,491	0
*ROYAL TRUST CORPORATION OF CANADA / SOCIÉTÉ TRUST ROYAL DU CANADA.....	0	0	0	404,513	0
STATE STREET TRUST COMPANY CANADA.....	0	263	0	3,775	0
SUN LIFE TRUST COMPANY / COMPAGNIE DE FIDUCIE SUN LIFE.....	493	0	0	52,816	0
*TD TRUST COMPANY / SOCIÉTÉ DE FIDUCIE TD.....	0	363	0	3,586	0
*THE TRUST COMPANY OF BANK OF MONTREAL / SOCIÉTÉ DE FIDUCIE BANQUE DE MONTRÉAL.....	0	663	0	5,853	0
TOTAL 1995	77,029	77,198	0	1,321,296	3,176

\*OCTOBER 31 YEAR END

\*COVERS 10 MONTH PERIOD (JANUARY 1 TO OCTOBER 31, 1995)

(1) MAXIMUM STATUTORY VALUES ARE: AMORTIZED VALUES FOR SECURITIES ISSUED OR GUARANTEED BY THE GOVERNMENT OF CANADA OR BY THE GOVERNMENT OF ANY PROVINCE OF CANADA; MARKET VALUE FOR ALL OTHER SECURITIES.

1995 SOCIÉTÉS DE FIDUCIE - TRUST COMPANIES (EN MILLIERS DE DOLLARS)  
TABLEAU IV - PASSIF ET AVOIR DES ACTIONNAIRES - FONDS DE LA SOCIÉTÉ

DEFERRED INCOME TAX / IMPÔTS SUR LE REVENU REPORTÉS	TOTAL / TOTAL	SHAREHOLDERS' EQUITY / AVOIR DES ACTIONNAIRES				TOTAL / TOTAL	TOTAL COMPANY FUNDS / TOTAL DES FONDS DE LA SOCIÉTÉ
		CAPITAL / CAPITAL	GENERAL RESERVE AND / OR CONTRIBUTED SURPLUS / RÉSERVE GÉNÉRALE ET / OU EXCÉDENT VERSÉ	INVESTMENT RESERVES / RÉSERVES DE PLACEMENTS	RETAINED EARNINGS / BÉNÉFICES NON RÉPARTIS		
0	406	11,000	0	0	6	11,006	11,412
0	1,079	24,538	0	0	(50)	24,488	25,567
2,731	7,233	12,004	0	0	10,555	22,559	29,792
0	0	1,000	0	0	324	1,324	1,324
861	13,887	50,400	0	0	(29,539)	20,861	34,748
0	171,224	37,624	9,700	0	64,093	111,417	282,641
0	404,513	667,561	145,861	0	(277,819)	535,603	940,116
0	4,038	10,000	0	0	6,959	16,959	20,997
0	53,309	189,094	0	0	(8,952)	180,142	233,451
0	3,949	15,000	0	0	1,707	16,707	20,656
1,169	7,685	10,000	0	0	3,540	13,540	21,225
6,023	1,484,722	1,816,507	160,418	(326)	35,944	2,012,543	3,497,265

\*EXERCICE SE TERMINANT LE 31 OCTOBRE

+POUR LA PÉRIODE DE 10 MOIS (1er JANVIER AU 31 OCTOBRE 1995)

(1) LES VALEURS RÉGLEMENTAIRES MAXIMALES SONT : LA VALEUR APRÈS AMORTISSEMENT DES TITRES ÉMIS OU GARANTIS PAR LE GOUVERNEMENT DU CANADA OU PAR LE GOUVERNEMENT D'UNE PROVINCE CANADIENNE, LA VALEUR MARCHANDE DE TOUS LES AUTRES TITRES.

1995 TRUST COMPANIES - SOCIÉTÉS DE FIDUCIE (IN THOUSANDS OF DOLLARS)  
TABLE V - STATEMENT OF INCOME AND EXPENSES

COMPANY / SOCIÉTÉ	INVESTMENT INCOME EARNED / REVENU DE PLACEMENT RÉALISÉ	FEES AND COMMISSIONS EARNED ON E.T.A. / HONORAIRES ET COMMISSIONS S.F.A.	OTHER / AUTRES	TOTAL INCOME / REVENU TOTAL	INTEREST INCURRED / INTÉRÊT ENGAGÉ	SALARIES AND STAFF BENEFITS / TRAITEMENTS ET AVANTAGES SOCIAUX
AGF TRUST COMPANY / COMPAGNIE DE FIDUCIE AGF.....	7,974	566	196	8,736	5,516	710
*THE BANK OF NOVA SCOTIA TRUST COMPANY / LA SOCIÉTÉ DE FIDUCIE BANQUE DE NOUVELLE-ÉCOSSE.....	14,151	621	524	15,296	12,544	1,150
BAYSHORE TRUST COMPANY / COMPAGNIE DE FIDUCIE BAYSHORE .....	40,457	1,547	583	42,587	31,474	3,234
THE CANADA TRUST COMPANY / LA SOCIÉTÉ CANADA TRUST .....	476,841	113,689	11,764	602,294	389,342	87,356
*CIBC TRUST CORPORATION / COMPAGNIE TRUST CIBC.....	90,752	8,983	461	100,196	72,310	15,325
CITIZENS TRUST COMPANY / COMPAGNIE DE FIDUCIE CITIZENS.....	47,614	175	2,371	50,160	37,052	3,905
CO-OPERATIVE TRUST COMPANY OF CANADA.....	88,465	3,418	3,232	95,115	71,418	8,530
COMMERCIAL TRUST COMPANY LIMITED / COMPAGNIE DE FIDUCIE COMMERCIALE LIMITÉE.....	237	1	0	238	0	42
THE EQUITABLE TRUST COMPANY / L'EQUITABLE, COMPAGNIE DE FIDUCIE.....	14,158	0	889	15,047	10,602	798
EVANGELINE TRUST COMPANY / SOCIÉTÉ DE FIDUCIE ÉVANGÉLINE.....	3,487	16	134	3,637	2,544	290
*FIRSTLINE TRUST COMPANY / COMPAGNIE TRUST FIRSTLINE .....	43,436	11,971	6,911	62,318	37,441	7,544
HONGKONG BANK TRUST COMPANY / SOCIÉTÉ DE FIDUCIE DE LA BANQUE HONGKONG.....	34,786	3,699	594	39,079	26,876	4,644
HOUSEHOLD TRUST COMPANY / LA SOCIÉTÉ DE TRUST HOUSEHOLD.....	116,909	0	32,713	149,622	83,668	5,295
THE INTERNATIONAL TRUST COMPANY / SOCIÉTÉ DE FIDUCIE INTERNATIONALE.....	945	0	40	985	0	66
INVESTORS GROUP TRUST COMPANY LTD / LA COMPAGNIE DE FIDUCIE DU GROUPE INVESTORS LTÉE.....	80,908	34,799	84	115,791	69,535	3,034
THE MERCHANT PRIVATE TRUST COMPANY / SOCIÉTÉ DE FIDUCIE PRIVÉE MARCHANDE.....	16,571	3,095	292	19,958	13,069	1,609
*MONTREAL TRUST COMPANY / COMPAGNIE MONTRÉAL TRUST.....	252,271	34,709	729	287,709	149,407	35,044
*MONTREAL TRUST COMPANY OF CANADA / COMPAGNIE MONTRÉAL TRUST DU CANADA.....	505,539	70,351	1,453	577,343	341,288	46,921
THE MUTUAL TRUST COMPANY / SOCIÉTÉ DE FIDUCIE MUTUELLE.....	86,816	174	35,482	122,472	68,788	15,154
*NATCAN TRUST COMPANY / SOCIÉTÉ DE FIDUCIE NATCAN.....	89,483	47	20	89,550	70,661	105
THE NORTHERN TRUST COMPANY, CANADA / LA SOCIÉTÉ DE FIDUCIE DU NORD, CANADA.....	747	0	577	1,324	0	503

1995 SOCIÉTÉS DE FIDUCIE - TRUST COMPANIES (EN MILLIERS DE DOLLARS)  
TABLEAU V - ÉTAT DES REVENUS ET DES DÉPENSES

OTHER OPERATING EXPENSES / AUTRES FRAIS D'EXPLOITATION	DEPRECIATION / AMORTISSEMENT	TOTAL EXPENSES / DÉPENSES TOTALES	PROFIT BEFORE GAINS OR LOSSES ON INVESTMENTS / BÉNÉFICE AVANT PROFIT OU PERTE SUR RÉALISATION DE PLACEMENTS	NET GAIN (LOSS) ON INVESTMENTS / PROFIT (PERTE) NET(TE) SUR RÉALISATION DE PLACEMENTS	PROFIT BEFORE TAXES / BÉNÉFICE AVANT IMPÔTS SUR LE REVENU	INCOME TAXES / IMPÔTS SUR LE REVENU	NET PROFIT / BÉNÉFICE NET
858	4	7,088	1,648	0	1,648	578	1,070
1,469	0	15,163	133	0	133	96	37
4,694	276	39,678	2,909	(1,030)	1,879	769	1,110
79,269	31,197	587,164	15,130	(3,249)	11,881	1,725	10,156
11,843	1,239	100,717	(521)	1,528	1,007	0	1,007
5,733	139	46,829	3,331	(693)	2,638	1,197	1,441
8,017	617	88,582	6,533	(429)	6,104	3,014	3,090
103	0	145	93	0	93	11	82
1,930	15	13,345	1,702	26	1,728	683	1,045
571	11	3,416	221	(137)	84	31	53
9,918	955	55,858	6,460	72	6,532	1,907	4,625
11,092	606	43,218	(4,139)	0	(4,139)	329	(4,468)
29,095	713	118,771	30,851	(18,239)	12,612	5,470	7,142
687	0	753	232	0	232	26	206
14,949	102	87,620	28,171	(4,666)	23,505	7,936	15,569
4,058	317	19,053	905	574	1,479	153	1,326
19,114	1,999	205,564	82,145	37,586	119,731	28,150	91,581
92,401	2,673	483,283	94,060	16,649	110,709	36,071	74,638
16,300	293	100,535	21,937	(20,974)	963	560	403
9,964	0	80,730	8,820	0	8,820	1,658	7,162
902	131	1,536	(212)	0	(212)	(90)	(122)

1995 TRUST COMPANIES - SOCIÉTÉS DE FIDUCIE (IN THOUSANDS OF DOLLARS)  
TABLE V - STATEMENT OF INCOME AND EXPENSES

COMPANY / SOCIÉTÉ	INVESTMENT INCOME EARNED / REVENU DE PLACEMENT RÉALISÉ	FEES AND COMMISSIONS EARNED ON E.T.A. / HONORAIRES ET COMMISSIONS S.F.A.	OTHER / AUTRES	TOTAL INCOME / REVENU TOTAL	INTEREST INCURRED / INTÉRÊT ENGAGÉ	SALARIES AND STAFF BENEFITS / TRAITEMENTS ET AVANTAGES SOCIAUX
PEACE HILLS TRUST COMPANY / SOCIÉTÉ DE FIDUCIE PEACE HILLS.....	23,596	1,974	994	26,564	19,907	3,302
PEOPLES TRUST COMPANY / COMPAGNIE DE FIDUCIE PEOPLES.....	22,672	0	5,283	27,955	17,981	2,200
PROVINCIAL TRUST COMPANY / COMPAGNIE DE FIDUCIE PROVINCIALE.....	98	0	0	98	0	0
*THE R-M TRUST COMPANY / COMPAGNIE TRUST R-M.....	997	31,954	3,245	36,196	2	16,239
*THE ROYAL TRUST COMPANY / COMPAGNIE TRUST ROYAL.....	305,029	67,989	4,206	377,224	259,534	23,959
*ROYAL TRUST CORPORATION OF CANADA / SOCIÉTÉ TRUST ROYAL DU CANADA.....	820,452	181,658	47,411	1,049,521	687,641	124,274
STATE STREET TRUST COMPANY CANADA.....	1,604	18,180	1,157	20,941	985	6,024
SUN LIFE TRUST COMPANY / COMPAGNIE DE FIDUCIE SUN LIFE.....	179,220	245	9,690	189,155	143,258	10,312
*TD TRUST COMPANY / SOCIÉTÉ DE FIDUCIE TD.....	17,367	17,619	1,846	36,832	12,906	20
*THE TRUST COMPANY OF BANK OF MONTREAL / SOCIÉTÉ DE FIDUCIE BANQUE DE MONTRÉAL.....	1,157	17,062	19,344	37,563	389	9,297
TOTAL 1995	3,384,739	624,542	192,225	4,201,506	2,636,138	436,886

\*OCTOBER 31 YEAR END

+COVERS 10 MONTH PERIOD (JANUARY 1 TO OCTOBER 31, 1995)

1995 SOCIÉTÉS DE FIDUCIE - TRUST COMPANIES (EN MILLIERS DE DOLLARS)  
TABLEAU V - ÉTAT DES REVENUS ET DES DÉPENSES

OTHER OPERATING EXPENSES / AUTRES FRAIS D'EXPLOITATION	DEPRECIATION / AMORTISSEMENT	TOTAL EXPENSES / DÉPENSES TOTALES	PROFIT BEFORE GAINS OR LOSSES ON INVESTMENTS / BÉNÉFICE AVANT PROFIT OU Perte SUR RÉALISATION DE PLACEMENTS	NET GAIN (LOSS) ON INVESTMENTS / PROFIT (PERTE) NET(TE) SUR RÉALISATION DE PLACEMENTS	PROFIT BEFORE TAXES / BÉNÉFICE AVANT IMPÔTS SUR LE REVENU	INCOME TAXES / IMPÔTS SUR LE REVENU	NET PROFIT / BÉNÉFICE NET
2,956	292	26,457	107	0	107	96	11
3,237	42	23,460	4,495	0	4,495	2,135	2,360
30	0	30	68	0	68	31	37
12,641	1,559	30,441	5,755	0	5,755	3,121	2,634
63,334	2,323	349,150	28,074	9,052	37,126	19,813	17,313
184,021	8,849	1,004,785	44,736	(19,087)	25,649	13,442	12,207
5,845	642	13,496	7,445	0	7,445	2,905	4,540
55,296	557	209,423	(20,268)	(782)	(21,050)	(6,562)	(14,488)
22,582	0	35,508	1,324	0	1,324	609	715
20,131	943	30,760	6,803	0	6,803	3,153	3,650
693,040	56,494	3,822,558	378,948	(3,799)	375,149	129,017	246,132

\*EXERCICE SE TERMINANT LE 31 OCTOBRE

•POUR LA PÉRIODE 10 MOIS (1er JANVIER AU 31 OCTOBRE 1995)

1995 TRUST COMPANIES - SOCIÉTÉS DE FIDUCIE (IN THOUSANDS OF DOLLARS)  
TABLE VI - STATEMENT OF RETAINED EARNINGS

COMPANY / SOCIÉTÉ	BALANCE AT BEGINNING OF YEAR / SOLDE EN DÉBUT D'EXERCICE	ADD / AJOUTER	
		NET PROFIT / BÉNÉFICE NET	OTHER ITEMS / AUTRES POSTES
AGF TRUST COMPANY / COMPAGNIE DE FIDUCIE AGF.....	1,093	1,070	0
*THE BANK OF NOVA SCOTIA TRUST COMPANY / LA SOCIÉTÉ DE FIDUCIE BANQUE DE NOUVELLE-ÉCOSSE.....	515	37	0
BAYSHORE TRUST COMPANY / COMPAGNIE DE FIDUCIE BAYSHORE.....	7,615	1,110	283
THE CANADA TRUST COMPANY / LA SOCIÉTÉ CANADA TRUST.....	196,998	10,156	0
*CIBC TRUST CORPORATION / COMPAGNIE TRUST CIBC.....	(22,894)	1,007	0
CITIZENS TRUST COMPANY / COMPAGNIE DE FIDUCIE CITIZENS.....	3,987	1,441	0
CO-OPERATIVE TRUST COMPANY OF CANADA.....	4,340	3,090	0
COMMERCIAL TRUST COMPANY LIMITED / COMPAGNIE DE FIDUCIE COMMERCIALE LIMITÉE.....	1,423	82	0
THE EQUITABLE TRUST COMPANY / L'EQUITABLE, COMPAGNIE DE FIDUCIE.....	1,233	1,045	0
EVANGELINE TRUST COMPANY / SOCIÉTÉ DE FIDUCIE ÉVANGÉLINE.....	1,719	53	0
*FIRSTLINE TRUST COMPANY / COMPAGNIE TRUST FIRSTLINE.....	(10,521)	4,625	0
HONGKONG BANK TRUST COMPANY / SOCIÉTÉ DE FIDUCIE DE LA BANQUE HONGKONG.....	(82,463)	(4,468)	0
HOUSEHOLD TRUST COMPANY / LA SOCIÉTÉ DE TRUST HOUSEHOLD.....	(40,973)	7,142	0
THE INTERNATIONAL TRUST COMPANY / SOCIÉTÉ DE FIDUCIE INTERNATIONALE.....	(1,021)	206	0
INVESTORS GROUP TRUST COMPANY LTD / LA COMPAGNIE DE FIDUCIE DU GROUPE INVESTORS LTÉE.....	37,077	15,569	0
THE MERCHANT PRIVATE TRUST COMPANY / SOCIÉTÉ DE FIDUCIE PRIVÉE MARCHANDE.....	694	1,326	0
*MONTREAL TRUST COMPANY / COMPAGNIE MONTRÉAL TRUST.....	4,977	91,581	0
*MONTREAL TRUST COMPANY OF CANADA / COMPAGNIE MONTRÉAL TRUST DU CANADA.....	22,861	74,638	0
THE MUTUAL TRUST COMPANY OF CANADA / SOCIÉTÉ DE FIDUCIE MUTUELLE.....	14,003	403	0
*NATCAN TRUST COMPANY / SOCIÉTÉ DE FIDUCIE NATCAN.....	2,633	7,162	0



1995 SOCIÉTÉS DE FIDUCIE - TRUST COMPANIES (EN MILLIERS DE DOLLARS)  
TABLEAU VI - ÉTAT DES BÉNÉFICES NON RÉPARTIS

				DEDUCT / DÉDUIRE				
DIVIDENDS TO SHAREHOLDERS / DIVIDENDES AUX ACTIONNAIRES	TRANSFER TO / VIRER AUX			CHANGE IN / CHANGEMENTS				
	GENERAL RESERVE / RÉSERVE GÉNÉRALE	INVESTMENT RESERVES / RÉSERVES DE PLACEMENTS		PROVISION FOR DEFICIENCY OF MAXIMUM STATUTORY VALUES / PROVISION POUR INSUFFISANCE DES VALEURS RÉGLEMENTAIRES MAXIMALES	ASSETS NOT ADMITTED / ACTIF NON ADMIS	OTHER ITEMS / AUTRES POSTES	BALANCE AT END OF YEAR / SOLDE EN FIN D'EXERCICE	
		MORTGAGES / PRÊTS HYPOTHÉCAIRES	OTHER / AUTRES					
0	0	0	0	(29)	60	0	2,132	
0	0	0	0	0	0	0	552	
0	0	0	0	(192)	363	10	8,827	
0	0	0	0	(2,621)	2,074	0	207,701	
0	0	0	0	0	2,862	0	(24,749)	
0	0	0	0	0	519	0	4,909	
1,744	0	0	0	0	(488)	0	6,174	
0	0	0	0	0	0	26	1,479	
0	0	0	0	0	0	0	2,278	
30	0	0	0	0	(15)	0	1,757	
906	0	0	0	0	(3,820)	0	(2,982)	
0	0	0	0	0	7,018	0	(93,949)	
98,164	0	0	0	0	(6,354)	0	(125,641)	
0	0	0	0	0	(53)	0	(762)	
13,868	0	0	0	0	223	0	38,555	
0	0	0	0	0	(30)	0	2,050	
0	0	0	0	0	(6,698)	0	103,256	
1,189	0	0	0	0	(10,321)	0	106,631	
0	0	0	0	(1,723)	(4,478)	3,500	17,107	
0	0	0	0	0	0	0	9,795	

1995 TRUST COMPANIES - SOCIÉTÉS DE FIDUCIE (IN THOUSANDS OF DOLLARS)  
TABLE VI - STATEMENT OF RETAINED EARNINGS

COMPANY / SOCIÉTÉ	ADD / AJOUTER		
	BALANCE AT BEGINNING OF YEAR / SOLDE EN DÉBUT D'EXERCICE	NET PROFIT / BÉNÉFICE NET	OTHER ITEMS / AUTRES POSTES
THE NORTHERN TRUST COMPANY, CANADA / LA SOCIÉTÉ DE FIDUCIE DU NORD, CANADA .....	128	(122)	0
PEACE HILLS TRUST COMPANY / SOCIÉTÉ DE FIDUCIE PEACE HILLS .....	205	11	0
PEOPLES TRUST COMPANY / COMPAGNIE DE FIDUCIE PEOPLES .....	7,838	2,360	234
PROVINCIAL TRUST COMPANY / COMPAGNIE DE FIDUCIE PROVINCIALE .....	267	37	0
*THE R-M TRUST COMPANY / COMPAGNIE TRUST R-M .....	(34,843)	2,634	0
*THE ROYAL TRUST COMPANY / COMPAGNIE TRUST ROYAL .....	46,286	17,313	0
*ROYAL TRUST CORPORATION OF CANADA / SOCIÉTÉ TRUST ROYAL DU CANADA .....	(297,040)	12,207	0
STATE STREET TRUST COMPANY CANADA .....	3,454	4,540	0
SUN LIFE TRUST COMPANY / COMPAGNIE DE FIDUCIE SUN LIFE .....	(358,448)	(14,488)	364,407
*TD TRUST COMPANY / SOCIÉTÉ DE FIDUCIE TD .....	1,031	715	0
*THE TRUST COMPANY OF BANK OF MONTREAL / SOCIÉTÉ DE FIDUCIE BANQUE DE MONTRÉAL .....	2,342	3,650	0
TOTAL 1995	(485,484)	246,132	364,924

\*OCTOBER 31 YEAR END

+COVERS 10 MONTH PERIOD (JANUARY1 TO OCTOBER 31, 1995)

1995 SOCIÉTÉS DE FIDUCIE - TRUST COMPANIES (EN MILLIERS DE DOLLARS)  
TABLEAU VI - ÉTAT DES BÉNÉFICES NON RÉPARTIS

DIVIDENDS TO SHAREHOLDERS / DIVIDENDES AUX ACTIONNAIRES	DEDUCT / DÉDUIRE						
	TRANSFER TO / VIRER AUX			CHANGE IN / CHANGEMENTS			
	GENERAL RESERVE / RÉSERVE GÉNÉRALE	INVESTMENT RESERVES / RÉSERVES DE PLACEMENTS		PROVISION FOR DEFICIENCY OF MAXIMUM STATUTORY VALUES / PROVISION POUR INSUFFISANCE DES VALEURS RÉGLEMENTAIRES MAXIMALES	ASSETS NOT ADMITTED / ACTIF NON ADMIS	OTHER ITEMS / AUTRES POSTES	BALANCE AT END OF YEAR / SOLDE EN FIN D'EXERCICE
		MORTGAGES / PRÊTS HYPOTHÉCAIRES	OTHER / AUTRES				
0	0	0	0	0	0	0	6
0	0	0	0	(271)	537	0	(50)
0	0	0	0	0	(123)	0	10,555
0	0	0	0	(20)	0	0	324
0	0	0	0	0	(2,670)	0	(29,539)
0	0	0	0	(141)	(353)	0	64,093
35	0	0	0	0	(7,049)	0	(277,819)
0	0	0	0	0	1,035	0	6,959
0	0	0	0	(541)	964	0	(8,952)
0	0	0	0	(1)	40	0	1,707
2,400	0	0	0	0	52	0	3,540
118,336	0	0	0	(5,539)	(26,705)	3,536	35,944

\*EXERCICE SE TERMINANT LE 31 OCTOBRE

+POUR LA PÉRIODE DE 10 MOIS (1er JANVIER AU 31 OCTOBRE 1995)



SUMMARY OF ASSETS, LIABILITIES, INCOME, EXPENDITURES AND RETAINED  
EARNINGS FOR THE YEAR 1995 - LOAN COMPANIES

SOMMAIRE DE L'ACTIF, DU PASSIF, DU REVENU, DES DÉPENSES ET DES  
BÉNÉFICES NON RÉPARTIS POUR L'EXERCICE 1995 - SOCIÉTÉS DE PRÊT

1995 LOAN COMPANIES - SOCIÉTÉS DE PRÊT (IN THOUSANDS OF DOLLARS)  
TABLE I - ASSETS (BOOK VALUE)

COMPANY / SOCIÉTÉ	CASH / ENCAISSE	TREASURY BILLS AND SHORT TERM DEPOSITS / BONS DU TRÉSOR ET DÉPÔTS À COURT TERME	BONDS / OBLIGATIONS	SHARES / ACTIONS	COLLATERAL LOANS / PRÊTS SUR NANTISSEMENTS	CONSUMER LOANS / PRÊTS À LA CONSOMMATION
*BANK OF MONTREAL MORTGAGE CORPORATION / SOCIÉTÉ HYPOTHÉCAIRE BANQUE DE MONTRÉAL.....	0	585,000	715,558	0	0	0
CANADA TRUSTCO MORTGAGE COMPANY / HYPOTHÈQUES TRUSTCO CANADA.....	268,164	4,939,157	1,358,423	932,192	1,084,065	1,762,228
*CIBC MORTGAGE CORPORATION / LA SOCIÉTÉ D'HYPOTHÈQUES CIBC.....	40,631	0	59,034	0	0	0
GRANVILLE SAVINGS AND MORTGAGE CORPORATION / GRANVILLE SOCIÉTÉ D'ÉPARGNE ET D'HYPOTHÈQUES.....	141	8,800	0	0	0	66
HONGKONGBANK MORTGAGE CORPORATION / SOCIÉTÉ HYPOTHÉCAIRE DE HONGKONG BANK.....	53,818	1,590,602	0	5,000	0	15
*LAURENTIAN BANK SAVINGS & MORTGAGE CORPORATION / SOCIÉTÉ D'ÉPARGNE ET D'HYPOTHÈQUE BANQUE LAURENTIENNE.....	4,337	9,734	61,019	0	0	0
LEAGUE SAVINGS AND MORTGAGE COMPANY.....	2	5,718	2,748	54	956	4,194
MANDATE NATIONAL MORTGAGE CORPORATION / CORPORATION NATIONALE D'HYPOTHÈQUE MANDATE.....	9	995	0	0	0	0
MTC MORTGAGE INVESTMENT CORPORATION / SOCIÉTÉ DE PLACEMENTS HYPOTHÉCAIRES MTC.....	594	3,280	1,982	0	0	0
NAL MORTGAGE COMPANY / SOCIÉTÉ D'HYPOTHÈQUE NAL.....	1,244	105,730	27,741	325	13,628	231
*ROYAL BANK MORTGAGE CORPORATION / SOCIÉTÉ D'HYPOTHÈQUES DE LA BANQUE ROYALE.....	35,589	1,850,000	767,327	0	63,603	111,863
SCOTIA MORTGAGE CORPORATION / SOCIÉTÉ HYPOTHÉCAIRE SCOTIA.....	0	0	0	0	0	0
*SECURITY HOME MORTGAGE CORPORATION / SOCIÉTÉ D'HYPOTHÈQUE SECURITY HOME.....	3,505	0	190	0	0	0
SUN LIFE SAVINGS AND MORTGAGE CORPORATION / SOCIÉTÉ D'ÉPARGNE ET D'HYPOTHÈQUES SUN LIFE.....	4	74,674	5,114	0	0	0
*TD MORTGAGE CORPORATION / LA SOCIÉTÉ D'HYPOTHÈQUES TD.....	4,746	44,762	7,500	146,000	0	1,320,601
*TD PACIFIC MORTGAGE CORPORATION / LA SOCIÉTÉ D'HYPOTHÈQUES PACIFIQUE TD.....	1	0	0	0	0	88,613
*VICTORIA AND GREY MORTGAGE CORPORATION / SOCIÉTÉ D'HYPOTHÈQUES VICTORIA ET GREY.....	14,101	67,175	11,644	42,538	0	0
TOTAL 1995	426,886	9,285,627	3,018,280	1,126,109	1,162,252	3,287,811

\*OCTOBER 31 YEAR END

1995 SOCIÉTÉS DE PRÊT - LOAN COMPANIES (EN MILLIERS DE DOLLARS)  
TABLEAU I - ACTIF (VALEUR COMPTABLE)

MORTGAGES AND SALE AGREEMENTS / PRÊTS HYPOTHÉCAIRES ET CONVENTIONS DE VENTE	REAL ESTATE / BIENS-FONDS	INVESTMENTS IN SUBSIDIARIES / PLACEMENTS DANS LES FILIALES	INVESTMENT INCOME DUE AND ACCRUED / REVENU DE PLACEMENT ÉCHU ET COURU	OTHER ASSETS / AUTRES ACTIFS	TOTAL / TOTAL	DEDUCT ASSETS NOT ADMITTED / MOINS ACTIF NON ADMIS	TOTAL ASSETS / TOTAL DE L'ACTIF
25,891,183	0	117,006	13,918	92,094	27,414,759	91,666	27,323,093
17,205,067	264,458	375,791	197,644	7,275,074	35,662,263	138,070	35,524,193
21,683,686	0	0	103,132	96,997	21,983,480	3,712	21,979,768
143,650	2,912	1,199	1,228	1,154	159,150	380	158,770
3,789,327	0	0	31,338	224,362	5,694,462	0	5,694,462
142,152	0	0	242	173	217,657	0	217,657
318,622	1,018	0	1,760	704	335,776	588	335,188
2,652	0	0	0	312	3,968	313	3,655
177,958	0	0	687	(103)	184,398	193	184,205
198,559	91	0	1,722	1,616	350,887	446	350,441
15,748,258	0	0	85,748	316,833	18,979,221	0	18,979,221
7,372,787	12,759	0	29,838	79,167	7,494,551	62,374	7,432,177
52,811	5,978	0	491	2,229	65,204	620	64,584
178,905	0	0	1,233	5,485	265,415	1,195	264,220
22,762,972	0	0	98,946	787,481	25,173,008	0	25,173,008
4,233,679	0	0	18,932	339,353	4,680,578	0	4,680,578
1,751,813	130	0	13,609	2,247	1,903,257	87	1,903,170
121,654,081	287,346	493,996	600,468	9,225,178	150,568,034	299,644	150,268,390

\*EXERCICE SE TERMINANT LE 31 OCTOBRE

1995 LOAN COMPANIES - SOCIÉTÉS DE PRÊT (IN THOUSANDS OF DOLLARS)

TABLE II - LIABILITIES AND SHAREHOLDERS' EQUITY

COMPANY / SOCIÉTÉ	LIABILITIES / PASSIF					
	DEPOSITS AND DEBENTURES / DÉPÔTS ET OBLIGATIONS		ACCRUED INTEREST / INTÉRÊT COURU	OTHER BORROWED MONEY AND BANK OVERDRAFTS / AUTRES EMPRUNTS ET DÉCOUVERTS BANCAIRES		INCOME TAX PAYABLE / IMPÔTS SUR LE REVENU À PAYER
	DEMAND / À VUE	TERM / À TERME				
*BANK OF MONTREAL MORTGAGE CORPORATION / SOCIÉTÉ HYPOTHÉCAIRE BANQUE DE MONTRÉAL.....	0	25,504,417	840,098	181	210	0
CANADA TRUSTCO MORTGAGE COMPANY / HYPOTHÈQUES TRUSTCO CANADA.....	13,630,648	18,627,134	767,791	997,637	57,109	340
*CIBC MORTGAGE CORPORATION / LA SOCIÉTÉ D'HYPOTHÈQUES CIBC.....	4,279,152	15,413,326	795,772	614,325	0	0
GRANVILLE SAVINGS AND MORTGAGE CORPORATION / GRANVILLE SOCIÉTÉ D'ÉPARGNE ET D'HYPOTHÈQUES.....	8,878	128,641	5,467	0	0	0
HONGKONGBANK MORTGAGE CORPORATION / SOCIÉTÉ HYPOTHÉCAIRE DE HONGKONGBANK.....	889,669	4,437,397	65,678	0	5,712	0
*LAURENTIAN BANK SAVINGS & MORTGAGE CORPORATION / SOCIÉTÉ D'ÉPARGNE ET D'HYPOTHÈQUE BANQUE LAURENTIENNE.....	0	197,945	7,042	0	79	0
LEAGUE SAVINGS AND MORTGAGE COMPANY.....	13,159	285,081	10,164	684	0	91
MANDATE NATIONAL MORTGAGE CORPORATION / CORPORATION NATIONALE D'HYPOTHÈQUE MANDATE.....	0	0	0	0	0	57
MTC MORTGAGE INVESTMENT CORPORATION / SOCIÉTÉ DE PLACEMENTS HYPOTHÉCAIRES MTC.....	0	141,932	5,881	0	0	0
NAL MORTGAGE COMPANY / SOCIÉTÉ D'HYPOTHÈQUE NAL.....	1,387	303,143	13,711	0	42	0
*ROYAL BANK MORTGAGE CORPORATION / SOCIÉTÉ D'HYPOTHÈQUES DE LA BANQUE ROYALE.....	6,831,427	10,018,677	335,621	883,495	12,105	0
SCOTIA MORTGAGE CORPORATION / SOCIÉTÉ HYPOTHÉCAIRE SCOTIA.....	4,078,028	2,707,021	100,330	41,752	1,942	0
*SECURITY HOME MORTGAGE CORPORATION / SOCIÉTÉ D'HYPOTHÈQUE SECURITY HOME.....	0	52,803	1,644	0	0	0
SUN LIFE SAVINGS AND MORTGAGE CORPORATION / SOCIÉTÉ D'ÉPARGNE ET D'HYPOTHÈQUES SUN LIFE.....	10,766	227,855	7,697	0	0	0
*TD MORTGAGE CORPORATION / LA SOCIÉTÉ D'HYPOTHÈQUES TD.....	6,692,420	16,150,351	548,727	988,829	13,832	0
*TD PACIFIC MORTGAGE CORPORATION / LA SOCIÉTÉ D'HYPOTHÈQUES PACIFIQUE TD.....	1,428,922	2,118,591	63,702	918,530	253	0
*VICTORIA AND GREY MORTGAGE CORPORATION / SOCIÉTÉ D'HYPOTHÈQUES VICTORIA ET GREY.....	2,655	1,725,916	53,270	0	741	0
TOTAL 1995	37,867,111	98,040,230	3,622,595	4,445,433	92,025	488

\*OCTOBER 31 YEAR END

(1) MAXIMUM STATUTORY VALUES ARE: AMORTIZED VALUES FOR SECURITIES ISSUED OR GUARANTEED BY THE GOVERNMENT OF CANADA OR BY THE GOVERNMENT OF ANY PROVINCE OF CANADA; MARKET VALUE FOR ALL OTHER SECURITIES.



1995 SOCIÉTÉS DE PRÊT - LOAN COMPANIES (EN MILLIERS DE DOLLARS)  
TABLEAU II - PASSIF ET AVOIR DES ACTIONNAIRES

				SHAREHOLDERS' EQUITY / AVOIR DES ACTIONNAIRES						
EXPENSES DUE AND ACCURED AND OTHER LIABILITIES / FRAIS ÉCHUS ET COURSUS ET AUTRES PASSIFS	PROVISION FOR DEFICIENCY OF MAXIMUM STATUTORY VALUES / PROVISION POUR INSUFFISANCE DES VALEURS RÉGLEMENTAIRES MAXIMALES (1)	DEFERRED INCOME TAX / IMPÔTS SUR LE REVENU REPORTÉS	TOTAL / TOTAL	CAPITAL / CAPITAL	GENERAL RESERVE AND / OR CONTRIBUTED SURPLUS / RÉSERVE GÉNÉRALE ET / OU EXCÉDENT VERSÉ	INVESTMENT RESERVES / RÉSERVES DE PLACEMENTS	RETAINED EARNINGS / BÉNÉFICES NON RÉPARTIS	TOTAL / TOTAL	TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY / TOTAL DU PASSIF ET DE L'AVOIR DES ACTIONNAIRES	
220,649	0	33,857	26,599,412	800,000	0	0	(76,319)	723,681	27,323,093	
404,402	0	0	34,485,061	982,271	0	0	56,861	1,039,132	35,524,193	
147,099	0	0	21,249,674	130,000	75	0	600,019	730,094	21,979,768	
1,830	0	0	144,816	7,350	0	0	6,604	13,954	158,770	
121,881	0	0	5,520,337	154,002	0	0	20,123	174,125	5,694,462	
970	0	0	206,036	10,000	0	0	1,621	11,621	217,657	
5,373	0	0	314,552	16,356	2,675	1,876	(271)	20,636	335,188	
37	0	0	94	3,874	27	0	(340)	3,561	3,655	
296	0	0	148,109	36,017	0	0	79	36,096	184,205	
16,179	0	0	334,462	42,499	0	0	(26,520)	15,979	350,441	
33,988	0	2,133	18,117,446	8,091	0	0	853,684	861,775	18,979,221	
307,571	0	23,755	7,260,399	225,000	0	0	(53,222)	171,778	7,432,177	
943	0	0	55,390	40,699	0	0	(31,505)	9,194	64,584	
351	0	0	246,669	18,746	0	0	(1,195)	17,551	264,220	
66,999	0	0	24,461,158	670,002	0	0	41,848	711,850	25,173,008	
13,584	0	0	4,543,582	130,600	0	0	6,396	136,996	4,680,578	
20,865	696	0	1,804,143	67,649	0	0	31,378	99,027	1,903,170	
1,363,017	696	59,745	145,491,340	3,343,156	2,777	1,876	1,429,241	4,777,050	150,268,390	

\*EXERCICE SE TERMINANT LE 31 OCTOBRE

(1) LES VALEURS RÉGLEMENTAIRES MAXIMALES SONT : LA VALEUR APRÈS AMORTISSEMENT DES TITRES ÉMIS OU GARANTIS PAR LE GOUVERNEMENT DU CANADA  
OU PAR LE GOUVERNEMENT D'UNE PROVINCE CANADIENNE, LA VALEUR MARCHANDE DE TOUS LES AUTRES TITRES.

1995 LOAN COMPANIES - SOCIÉTÉS DE PRÊT (IN THOUSANDS OF DOLLARS)  
TABLE III - STATEMENT OF INCOME AND EXPENSES

COMPANY / SOCIÉTÉ	INVESTMENT INCOME EARNED / REVENU DE PLACEMENT RÉALISÉ	FEES AND COMMISSIONS EARNED ON AGENCY FUNDS / HONORAIRES ET COMMISSIONS SUR LES FONDS D'AGENCE	OTHER / AUTRES	TOTAL INCOME / REVENU TOTAL	INTEREST INCURRED / INTÉRÊT ENGAGÉ	SALARIES AND STAFF BENEFITS / TRAITEMENTS ET AVANTAGES SOCIAUX
*BANK OF MONTREAL MORTGAGE CORPORATION / SOCIÉTÉ HYPOTHÉCAIRE BANQUE DE MONTRÉAL.....	2,178,294	0	0	2,178,294	1,777,322	0
CANADA TRUSTCO MORTGAGE COMPANY / HYPOTHÈQUES TRUSTCO CANADA.....	2,705,662	0	238,253	2,943,915	1,897,977	348,725
*CIBC MORTGAGE CORPORATION / LA SOCIÉTÉ D'HYPOTHÈQUES CIBC.....	2,082,705	0	5,619	2,088,324	1,535,075	8,881
GRANVILLE SAVINGS AND MORTGAGE CORPORATION / GRANVILLE SOCIÉTÉ D'ÉPARGNE ET D'HYPOTHÈQUES.....	16,394	0	1,307	17,701	10,834	1,177
HONGKONGBANK MORTGAGE CORPORATION / SOCIÉTÉ HYPOTHÉCAIRE DE HONGKONGBANK.....	423,465	0	6,268	429,733	318,130	0
*LAURENTIAN BANK SAVINGS & MORTGAGE CORPORATION / SOCIÉTÉ D'ÉPARGNE ET D'HYPOTHÈQUE BANQUE LAURENTIENNE.....	14,851	0	0	14,851	12,341	0
LEAGUE SAVINGS AND MORTGAGE COMPANY.....	29,325	0	499	29,824	21,874	1,300
MANDATE NATIONAL MORTGAGE CORPORATION / CORPORATION NATIONALE D'HYPOTHÈQUE MANDATE.....	405	0	102	507	4	0
MTC MORTGAGE INVESTMENT CORPORATION / SOCIÉTÉ DE PLACEMENTS HYPOTHÉCAIRES MTC.....	13,895	0	11	13,906	9,535	69
NAL MORTGAGE COMPANY / SOCIÉTÉ D'HYPOTHÈQUE NAL.....	26,812	0	140	26,952	23,900	0
*ROYAL BANK MORTGAGE CORPORATION / SOCIÉTÉ D'HYPOTHÈQUES DE LA BANQUE ROYALE.....	1,732,987	0	1,579	1,734,566	1,374,047	6
SCOTIA MORTGAGE CORPORATION / SOCIÉTÉ HYPOTHÉCAIRE SCOTIA.....	727,610	0	38,504	766,114	584,506	2,705
*SECURITY HOME MORTGAGE CORPORATION / SOCIÉTÉ D'HYPOTHÈQUE SECURITY HOME.....	6,435	0	2,685	9,120	4,958	2,511
SUN LIFE SAVINGS AND MORTGAGE CORPORATION / SOCIÉTÉ D'ÉPARGNE ET D'HYPOTHÈQUES SUN LIFE.....	22,003	0	33	22,036	17,268	0
*TD MORTGAGE CORPORATION / LA SOCIÉTÉ D'HYPOTHÈQUES TD.....	2,149,496	0	10,463	2,159,959	1,507,619	0
*TD PACIFIC MORTGAGE CORPORATION / LA SOCIÉTÉ D'HYPOTHÈQUES PACIFIQUE TD.....	411,242	0	2,645	413,887	292,266	0
*VICOTRIA AND GREY MORTGAGE CORPORATION / SOCIÉTÉ D'HYPOTHÈQUES VICTORIA ET GREY.....	163,009	0	0	163,009	125,345	0
TOTAL 1995	12,704,590	0	308,108	13,012,698	9,513,001	365,374

\*OCTOBER 31 YEAR END

1995 SOCIÉTÉS DE PRÊT - LOAN COMPANIES (EN MILLIERS DE DOLLARS)  
TABLEAU III - ÉTAT DES REVENUS ET DES DÉPENSES

OTHER OPERATING EXPENSES / AUTRES FRAIS D'EXPLOI- TATION	DEPRECIATION / AMORTISSEMENT	TOTAL EXPENSES / DÉPENSES TOTALES	PROFIT BEFORE GAINS OR LOSSES ON INVESTMENTS / BÉNÉFICE AVANT PROFIT OU PERTE SUR RÉALISATION DE PLACEMENTS	NET GAIN (LOSS) ON INVESTMENTS / PROFIT (PERTE) NET(TE) SUR RÉALISATION DE PLACEMENTS	PROFIT BEFORE TAXES / BÉNÉFICE AVANT IMPÔTS SUR LE REVENU	INCOME TAXES / IMPÔTS SUR LE REVENU	NET PROFIT / BÉNÉFICE NET
336,373	0	2,113,695	64,599	0	64,599	31,859	32,740
350,182	44,005	2,640,889	303,026	(66,249)	236,777	84,781	151,996
287,740	1,132	1,832,828	255,496	(45,609)	209,887	95,138	114,749
1,441	25	13,477	4,224	(2,484)	1,740	798	942
76,453	0	394,583	35,150	0	35,150	16,586	18,564
1,156	0	13,497	1,354	29	1,383	365	1,018
5,011	181	28,366	1,458	(16)	1,442	307	1,135
175	0	179	328	0	328	0	328
1,815	45	11,464	2,442	0	2,442	52	2,390
2,132	4	26,036	916	(25,869)	(24,953)	42	(24,995)
140,276	0	1,514,329	220,237	0	220,237	81,212	139,025
129,251	58	716,520	49,594	0	49,594	21,602	27,992
5,332	403	13,204	(4,084)	0	(4,084)	17	(4,101)
3,791	0	21,059	977	4	981	(238)	1,219
592,955	0	2,100,574	59,385	0	59,385	23,789	35,596
110,298	0	402,564	11,323	0	11,323	5,817	5,506
16,510	10	141,865	21,144	(822)	20,322	4,062	16,260
2,060,891	45,863	11,985,129	1,027,569	(141,016)	886,553	366,189	520,364

\*EXERCICE SE TERMINANT LE 31 OCTOBRE

1995 LOAN COMPANIES - SOCIÉTÉS DE PRÊT (IN THOUSANDS OF DOLLARS)  
TABLE IV - STATEMENT OF RETAINED EARNINGS

COMPANY / SOCIÉTÉ	ADD / AJOUTER		
	BALANCE AT BEGINNING OF YEAR / SOLDE EN DÉBUT D'EXERCICE	NET PROFIT / BÉNÉFICE NET	OTHER ITEMS / AUTRES POSTES
*BANK OF MONTREAL MORTGAGE CORPORATION / SOCIÉTÉ HYPOTHÉCAIRE BANQUE DE MONTRÉAL .....	(85,151)	32,740	0
CANADA TRUSTCO MORTGAGE COMPANY / HYPOTHÈQUES TRUSTCO CANADA.....	158,237	151,996	3,987
*CIBC MORTGAGE CORPORATION / LA SOCIÉTÉ D'HYPOTHÈQUES CIBC.....	483,307	114,749	0
GRANVILLE SAVINGS AND MORTGAGE CORPORATION / GRANVILLE SOCIÉTÉ D'ÉPARGNE ET D'HYPOTHÈQUES.....	5,605	942	0
HONGKONGBANK MORTGAGE CORPORATION / SOCIÉTÉ HYPOTHÉCAIRE DE HONGKONGBANK.....	1,559	18,564	0
*LAURENTIAN BANK SAVINGS & MORTGAGE CORPORATION / SOCIÉTÉ D'ÉPARGNE ET D'HYPOTHÈQUE BANQUE LAURENTIENNE.....	603	1,018	0
LEAGUE SAVINGS AND MORTGAGE COMPANY.....	(149)	1,135	0
MANDATE NATIONAL MORTGAGE CORPORATION / CORPORATION NATIONALE D'HYPOTHÈQUE MANDATE.....	(360)	328	0
MTC MORTGAGE INVESTMENT CORPORATION / SOCIÉTÉ DE PLACEMENTS HYPOTHÉCAIRES MTC.....	(190)	2,390	0
NAL MORTGAGE COMPANY / SOCIÉTÉ D'HYPOTHÈQUE NAL.....	(1,867)	(24,995)	0
*ROYAL BANK MORTGAGE CORPORATION / SOCIÉTÉ D'HYPOTHÈQUES DE LA BANQUE ROYALE.....	789,962	139,025	0
SCOTIA MORTGAGE CORPORATION / SOCIÉTÉ HYPOTHÉCAIRE SCOTIA.....	(124,970)	27,992	0
*SECURITY HOME MORTGAGE CORPORATION / SOCIÉTÉ D'HYPOTHÈQUE SECURITY HOME.....	(27,355)	(4,101)	0
SUN LIFE SAVINGS AND MORTGAGE CORPORATION / SOCIÉTÉ D'ÉPARGNE ET D'HYPOTHÈQUES SUN LIFE.....	(3,933)	1,219	1,055
*TD MORTGAGE CORPORATION / LA SOCIÉTÉ D'HYPOTHÈQUES TD.....	46,252	35,596	0
*TD PACIFIC MORTGAGE CORPORATION / LA SOCIÉTÉ D'HYPOTHÈQUES PACIFIQUE TD.....	6,190	5,506	0
*VICTORIA AND GREY MORTGAGE CORPORATION / SOCIÉTÉ D'HYPOTHÈQUES VICTORIA ET GREY.....	16,157	16,260	0
TOTAL 1995	1,263,897	520,364	5,042

\*OCTOBER 31 YEAR END

## 1995 SOCIÉTÉS DE PRÊT - LOAN COMPANIES (EN MILLIERS DE DOLLARS)

TABLEAU IV - ÉTAT DES BÉNÉFICES NON RÉPARTIS

TRANSFER TO / VIRER AUX				DEDUCT / DÉDUIRE	CHANGE IN / CHANGEMENTS			
DIVIDENDS TO SHAREHOLDERS / DIVIDENDES AUX ACTIONNAIRES	INVESTMENT RESERVES / RÉSERVES DE PLACEMENTS			PROVISION FOR DEFICIENCY OF MAXIMUM VALUES / PROVISION POUR INSUFFISANCE DES VALEURS RÉGLEMENTAIRES MAXIMALES	ASSETS NOT ADMITTED / ACTIF NON ADMIS	OTHER ITEMS / AUTRES POSTES	BALANCE AT END OF YEAR / SOLDE EN FIN D'EXERCICE	
	GENERAL RESERVE / RÉSERVE GÉNÉRALE	MORTGAGES / PRÊTS HYPOTHÉCAIRES	OTHER / AUTRES					
25,619	0	0	0	0	(1,711)	0	(76,319)	
262,999	0	0	0	0	(8,437)	2,797	56,861	
0	0	0	0	0	(1,963)	0	600,019	
0	0	0	0	0	(57)	0	6,604	
0	0	0	0	0	0	0	20,123	
0	0	0	0	0	0	0	1,621	
727	0	400	0	0	130	0	(271)	
328	0	0	0	0	(20)	0	(340)	
2,126	0	0	0	0	(4)	(1)	79	
0	0	0	0	0	(342)	0	(26,520)	
100,760	0	0	0	0	(25,457)	0	853,684	
0	0	0	0	0	(22,003)	(21,753)	(53,222)	
0	0	0	0	0	49	0	(31,505)	
0	0	0	0	(483)	19	0	(1,195)	
40,000	0	0	0	0	0	0	41,848	
5,300	0	0	0	0	0	0	6,396	
2,105	0	0	0	(779)	(287)	0	31,378	
439,964	0	400	0	(1,262)	(60,083)	(18,957)	1,429,241	

\*EXERCICE SE TERMINANT LE 31 OCTOBRE



SUMMARY OF ASSETS, LIABILITIES, INCOME, EXPENDITURES AND RETAINED  
EARNINGS FOR THE YEAR 1995 - COOPERATIVE CREDIT ASSOCIATIONS

SOMMAIRE D'ACTIF, DU PASSIF, DU REVENU, DES DÉPENSES ET DES  
BÉNÉFICES NON RÉPARTIS, POUR L'EXERCICE 1995  
- ASSOCIATIONS COOPÉRATIVES DE CRÉDIT

1995 COOPERATIVE CREDIT ASSOCIATIONS - ASSOCIATIONS COOPÉRATIVES DE CRÉDIT (IN THOUSANDS OF DOLLARS)  
TABLE I - ASSETS

ASSOCIATION	LOANS TO MEMBERS (LESS PROVISIONS FOR LOANS IN DEFAULT) / PRÊTS AUX ASSOCIÉS (MOINS PROVISIONS POUR PRÊTS EN SOUFFRANCE)	CASH / ENCAISSE	TREASURY BILLS AND SHORT TERM DEPOSITS / BONS DU TRÉSOR ET DÉPÔTS À COURT TERME	BONDS / OBLIGATIONS	SHARES / ACTIONS
B.C. CENTRAL CREDIT UNION.....	343,750	18,759	1,197,841	1,073,920	23,093
CREDIT UNION CENTRAL OF CANADA / LA CENTRALE DES CAISSES DE CRÉDIT DU CANADA.....	53,370	33,851	341,843	457,104	4,612
CREDIT UNION CENTRAL OF MANITOBA.....	19,195	13,070	76,703	517,233	12,661
CREDIT UNION CENTRAL OF NOVA SCOTIA.....	11,725	5,625	86,761	3,533	3,619
CREDIT UNION CENTRAL OF ONTARIO LIMITED.....	19,117	2,201	867,175	340,696	29,378
CREDIT UNION CENTRAL OF SASKATCHEWAN.....	200,497	9,156	821,325	334,559	21,929
TOTAL 1995	647,654	82,662	3,391,648	2,727,045	95,292

1995 COOPERATIVE CREDIT ASSOCIATIONS - ASSOCIATIONS COOPÉRATIVES DE CRÉDIT (IN THOUSANDS OF DOLLARS)  
TABLE II - LIABILITIES AND MEMBERS' EQUITY

ASSOCIATION	DEPOSITS / DÉPÔTS		OTHER BORROWED MONEY / AUTRES EMPRUNTS	BANK LOANS AND BANK OVERDRAFTS / PRÊTS BANCAIRES ET DÉCOUVERTS BANCAIRES	INTEREST DUE AND ACCRUED ON DEPOSITS, BORROWED MONEY AND BANK LOANS / INTÉRÊTS ÉCHUS ET COURUS SUR DÉPÔTS, EMPRUNTS ET PRÊTS BANCAIRES	EXPENSES DUE AND ACCRUED AND OTHER LIABILITIES / FRAIS ÉCHUS ET COURUS ET AUTRES PASSIFS
	DEMAND / À VUE	TERM / À TERME				
B.C. CENTRAL CREDIT UNION.....	1,648,897	791,392	123,588	0	52,132	9,039
CREDIT UNION CENTRAL OF CANADA / LA CENTRALE DES CAISSES DE CRÉDIT DU CANADA.....	373,664	386,402	59,408	656	7,490	3,526
CREDIT UNION CENTRAL OF MANITOBA.....	606,216	5,000	0	0	16,277	3,827
CREDIT UNION CENTRAL OF NOVA SCOTIA.....	58,602	52,224	0	228	324	825
CREDIT UNION CENTRAL OF ONTARIO LIMITED.....	83,174	1,106,512	16,997	0	20,632	7,725
CREDIT UNION CENTRAL OF SASKATCHEWAN.....	625,768	727,108	5,522	0	33,716	8,581
TOTAL 1995	3,396,321	3,068,638	205,515	884	130,571	33,523

(1) MAXIMUM STATUTORY VALUES ARE: AMORTIZED VALUES FOR SECURITIES ISSUED OR GUARANTEED BY THE GOVERNMENT OF CANADA OR BY THE GOVERNMENT OF ANY PROVINCE OF CANADA; MARKET VALUE FOR ALL OTHER SECURITIES.



1995 ASSOCIATIONS COOPÉRATIVES DE CRÉDIT - COOPERATIVE CREDIT ASSOCIATIONS (EN MILLIERS DE DOLLARS)  
TABLEAU I - ACTIF

MORTGAGES / PRÊTS HYPOTHÉCAIRES	REAL ESTATE / BIENS-FONDS	INVESTMENTS IN SUBSIDIARIES / PLACEMENTS DANS LES FILIALES	INVESTMENT INCOME DUE AND ACCRUED / REVENU DE PLACEMENT, ÉCHU ET COURU	OTHER ASSETS / AUTRES ACTIFS	TOTAL / TOTAL	ASSETS NOT ADMITTED / ACTIF NON ADMIS	TOTAL ASSETS / TOTAL DE L'ACTIF
46,029	10,015	22,253	40,844	4,260	2,780,764	3,679	2,777,085
0	10,957	75	4,410	2,899	909,121	815	908,306
2,281	0	0	12,620	23,584	677,347	5,931	671,416
1,156	2,072	5,635	1,979	4,959	127,064	1,614	125,450
10,118	0	17,968	18,176	15,232	1,320,061	9,780	1,310,281
46,906	25,132	20,404	44,459	8,994	1,533,361	3,967	1,529,394
106,490	48,176	66,335	122,488	59,928	7,347,718	25,786	7,321,932

1995 ASSOCIATIONS COOPÉRATIVES DE CRÉDIT - COOPERATIVE CREDIT ASSOCIATIONS (EN MILLIERS DE DOLLARS)  
TABLEAU II - PASSIF ET AVOIR DES ASSOCIÉS

PROVISION FOR INTEREST ON SHARE CAPITAL / PROVISION POUR INTÉRÊTS SUR CAPITAL SOCIAL	PROVISION FOR DEFICIENCY OF MAXIMUM STATUTORY VALUES / PROVISION POUR INSUFFISANCE DES VALEURS RÉGLEMENTAIRES MAXIMALES (1)	DEFERRED INCOME TAXES / IMPÔTS SUR LE REVENU REPORTÉS	RESERVES / RÉSERVES				SURPLUS / SURPLUS	TOTAL / TOTAL	TOTAL LIABILITIES AND MEMBERS' EQUITY / TOTAL DU PASSIF ET DE L'AVOIR DES ASSOCIÉS
			TOTAL / TOTAL	CAPITAL / CAPITAL	GUARANTEED / GARANTIES	GENERAL / GÉNÉRALES			
6,587	0	360	2,631,995	108,188	0	0	36,902	145,090	2,777,085
0	7,336	0	838,482	76,240	0	(7,336)	920	69,824	908,306
0	0	2,225	633,545	36,247	0	0	1,624	37,871	671,416
0	0	0	112,203	10,760	100	3,750	(1,363)	13,247	125,450
0	0	0	1,235,040	79,707	0	0	(4,466)	75,241	1,310,281
4,567	0	170	1,405,432	64,261	0	59,701	0	123,962	1,529,394
11,154	7,336	2,755	6,856,697	375,403	100	56,115	33,617	465,235	7,321,932

(1) LES VALEURS RÉGLEMENTAIRES MAXIMALES SONT : LA VALEUR APRÈS AMORTISSEMENT DES TITRES ÉMIS OU GARANTIS PAR LE GOUVERNEMENT DU CANADA OU PAR LE GOUVERNEMENT D'UNE PROVINCE CANADIENNE, LA VALEUR MARCHANDE DE TOUS LES AUTRES TITRES.

1995 COOPERATIVE CREDIT ASSOCIATIONS - ASSOCIATIONS COOPÉRATIVES DE CRÉDIT (IN THOUSANDS OF DOLLARS)  
TABLE III - STATEMENT OF INCOME AND EXPENSES

ASSOCIATION	INCOME / REVENU			
	LOANS / PRÊTS	INVESTMENTS / PLACEMENTS	OTHER INCOME / AUTRES REVENUS	TOTAL / TOTAL
B.C. CENTRAL CREDIT UNION.....	21,759	162,946	25,667	210,372
CREDIT UNION CENTRAL OF CANADA / LA CENTRALE DES CAISSES DE CRÉDIT DU CANADA.....	8,142	51,233	1,112	60,487
CREDIT UNION CENTRAL OF MANITOBA.....	2,222	51,383	12,498	66,103
CREDIT UNION CENTRAL OF NOVA SCOTIA.....	1,326	7,834	6,862	16,022
CREDIT UNION CENTRAL OF ONTARIO LIMITED.....	9,796	76,843	23,700	110,339
CREDIT UNION CENTRAL OF SASKATCHEWAN.....	9,313	100,069	22,237	131,619
TOTAL 1995	52,558	450,308	92,076	594,942

1995 ASSOCIATIONS COOPÉRATIVES DE CRÉDIT - COOPERATIVE CREDIT ASSOCIATIONS (EN MILLIERS DE DOLLARS)  
TABLEAU III - ÉTAT DES REVENUS ET DES DÉPENSES

EXPENSES / DÉPENSES					EARNINGS BEFORE GAINS OR LOSSES ON INVESTMENTS AND LOANS / REVENU AVANT PROFIT OU PERTE SUR RÉALISATION DE PLACEMENTS ET PRÊTS	NET GAIN (LOSS) ON INVESTMENTS AND LOANS / PROFIT (PERTE) NET(TE) SUR RÉALISATION DE PLACEMENTS ET PRÊTS	EARNINGS BEFORE TAXES / REVENU AVANT IMPÔTS SUR LE REVENU	INCOME TAXES / IMPÔTS SUR LE REVENU	NET EARNINGS / REVENU NET
INTEREST / INTÉRÊTS	SALARIES AND STAFF BENEFITS / TRAITEMENTS ET AVANTAGES SOCIAUX	OTHER / AUTRES	DEPRECIATION / AMORTISSEMENT	TOTAL / TOTAL					
167,535	10,468	13,633	1,460	193,096	17,276	(3,308)	13,968	1,908	12,060
52,261	3,168	1,032	134	56,595	3,892	(2,758)	1,134	149	985
47,075	7,569	7,735	541	62,920	3,183	0	3,183	109	3,074
7,560	2,435	4,400	340	14,735	1,287	(65)	1,222	217	1,005
76,882	11,986	14,928	1,949	105,745	4,594	153	4,747	361	4,386
102,580	14,919	7,069	1,588	126,156	5,463	1,261	6,724	1,280	5,444
453,893	50,545	48,797	6,012	559,247	35,695	(4,717)	30,978	4,024	26,954







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**Year-end  
Data**

**Données de  
fin d'exercice**

*Trust  
Companies*

*Sociétés  
de fiducie*

*Loan  
Companies*

*Sociétés  
de prêt*

**1996**







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# 1996

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**SUMMARY OF ASSETS AND LIABILITIES AS AT YEAR END 1996**

**ÉTAT DE L'ACTIF ET DU PASSIF AU 1996**



**ASSETS as at end of fiscal year, 1996 (in thousands of dollars)**

Name of Company	Cash Resources / Liquidités				Securities / Valeurs mobilières			
	Cash and deposits with Bank of Canada	Deposits with regulated financial institutions	Cheques and other items in transit	Total	Canada	Provinces, municipalities and school corporations	Others	Total
	Encaisse et dépôts à la Banque du Canada	Dépôts à des institutions financières réglementées	Chèques et autres effets en transit	Total	Canada	Provinces, corps municipaux et scolaires	Autres	Total
** AGF Trust Company	0	6,575	0	6,575	1,186	1,200	2,560	4,946
The Bank of Nova Scotia Trust Company	0	156,497	0	156,497	170,239	0	0	170,239
** The Canada Trust Company	0	0	0	0	354,414	0	270,119	624,533
Canadian Western Trust Company	0	6,808	0	6,808	31,680	0	112	31,792
CIBC Trust Corporation	0	91,288	14,595	105,883	0	14,760	0	14,760
** Citizens Trust Company	2,467	14,723	10	17,200	20,476	2,847	2,983	26,306
** Co-operative Trust Company of Canada	1	53,842	0	53,843	50,502	5,008	3,867	59,377
** Commercial Trust	0	6	0	6	3,545	0	0	3,545
** The Equitable Trust Company	0	10,350	0	10,350	2,011	1,999	0	4,010
** Evangeline Trust Company	30	581	0	611	2,783	0	0	2,783
** Hongkong Bank Trust Company	0	15,502	0	15,502	123,922	0	0	123,922
** Household Trust Company	5,431	21,969	0	27,400	29,950	0	0	29,950
** Merchant Private Trust Company	0	2,795	0	2,795	9,219	14,407	100,913	124,539
Montreal Trust Company	6	111,740	0	111,746	125,359	108,877	6,757	240,993
Montreal Trust Company of Canada	8	385,570	1,510	387,088	498,782	151,275	396	650,453
** The Mutual Trust Company	0	68,553	0	68,553	527,019	7,375	62,166	596,560
Natcan Trust Company	0	52,315	0	52,315	68,477	4,860	15,198	88,535
** The Northern Trust Company, Canada	0	79	0	79	10,678	0	0	10,678
** Peace Hills Trust Company	2,037	10,500	0	12,537	16,445	10,987	15,851	43,283
** Peoples Trust Company	0	3,890	0	3,890	25,854	3,742	30,518	60,114
** Provincial Trust	0	32	0	32	0	1,113	200	1,313
R-M Trust Company	0	15,940	0	15,940	6,732	0	0	6,732
The Royal Trust Company	1,694	402,071	0	403,765	961,978	75,779	7,389	1,045,146
Royal Trust Corporation of Canada	10,517	892,745	0	903,262	656,625	39,845	1,682,903	2,379,373
** State Street Trust	1	301,922	0	301,923	0	0	0	0
** Sun Life Trust Company	2	0	0	2	343,979	0	23,628	367,607
** Swiss Bank Corporation Trust	406	508,951	150	509,507	11,877	0	22,117	33,994
TD Trust Company	0	95,407	34,800	130,207	116,401	100,847	9,669	226,917
** Trimark Trust Company	398	78,540	0	78,938	7,826	0	10,985	18,811
The Trust Company of Bank of Montreal	0	29,757	0	29,757	3,380	3,967	2,053	9,400
** Trust Company of London Life	0	444	0	444	0	2,692	499	3,191
<b>TOTAL TRUST COMPANIES +</b>	<b>22,998</b>	<b>3,339,392</b>	<b>51,065</b>	<b>3,413,455</b>	<b>4,181,339</b>	<b>551,580</b>	<b>2,270,883</b>	<b>7,003,802</b>
Bank of Montreal Mortgage Corp.	0	56,947	0	56,947	605,424	0	0	605,424
** Canada Trustco Mortgage Company	322,704	42,475	0	365,179	4,103,267	192,630	2,765,250	7,061,147
CIBC Mortgage Corporation	0	44,182	0	44,182	61,274	0	0	61,274
CIBC Mortgages Inc.	0	0	0	0	66,669	0	0	66,669
** Granville Savings and Mortgage Corporation	0	1,842	0	1,842	6,730	3,435	0	10,165
** Hongkong Bank Mortgage Corp.	0	0	0	0	1,486,566	0	5,000	1,491,566
Laurentian Bank Savings and Mortgage Corporation	0	8,599	0	8,599	0	15,926	0	15,926
** League Savings and Mortgage Company	2	6,791	0	6,793	0	1,606	54	1,660
** Mandate National Mortgage Corporation	0	3,690	0	3,690	0	0	0	0
Monro Services Corporation	0	71,849	0	71,849	0	0	0	0
** MTC Mortgage Investment Corporation	2,824	0	0	2,824	4,967	993	2,980	8,940
Royal Bank Mortgage Corporation	0	2,480,067	411,109	2,891,176	546,340	0	48,272	594,612
** Scotia Mortgage Corporation	0	8,107	0	8,107	0	0	0	0
Security Home Mortgage Corporation	0	11,786	0	11,786	0	0	0	0
** Sun Life Savings and Mortgage Corporation	0	2	0	2	84,130	0	1,990	86,120
TD Mortgage Corporation	0	56,426	0	56,426	0	0	100,000	100,000
TD Pacific Mortgage Corporation	0	0	0	0	0	0	0	0
Victoria and Grey Mortgage Corporation	0	35,535	0	35,535	77,739	0	52,876	130,615
<b>TOTAL LOAN COMPANIES +</b>	<b>325,530</b>	<b>2,828,298</b>	<b>411,109</b>	<b>3,564,937</b>	<b>7,043,106</b>	<b>214,590</b>	<b>2,976,422</b>	<b>10,234,118</b>

\*\* December 31 year-end

+Note : This combines the results of all companies, including October and December year-end data.



**ACTIF à la fin de l'année fiscale 1996 (en milliers de dollars)**

Investment dealers and brokers	Regulated financial institutions	Loans / Prêts			Acceptances, fixed and other assets (including insurance related)	Total assets	Nom de la société
		Others	Mortgages	Total			
Négociants en placements et courtiers	Institutions financières réglementées	Autres	Prêts hypothécaires	Total	Acceptations, immeubles et autres éléments d'actif (incluant les éléments liés aux opérations d'assurances)	Total de l'actif	
0	0	2,399	93,301	95,700	2,459	109,680	** Compagnie de Fiducie AGF
0	0	0	32,185	32,185	426	359,347	La Société de Fiducie Banque de Nouvelle-Écosse
0	0	119,424	5,146,932	5,266,356	165,385	6,056,274	** La Société Canada Trust
0	0	478	243,527	244,005	6,485	289,090	Canadian Western Trust Company
0	0	31,503	1,042,625	1,074,128	18,882	1,213,653	Compagnie Trust CIBC
0	0	680	553,475	554,155	7,761	605,422	** Compagnie de fiducie Citizens Trust
0	0	484	817,685	818,169	23,883	955,272	** Co-operative Trust Company of Canada
0	0	0	0	0	5	3,556	** Compagnie de Fiducie Commerciale Limitée
0	0	535	171,819	172,354	11,487	198,201	** L'Équitable, Compagnie de Fiducie
0	0	158	34,090	34,248	850	38,492	** Société de Fiducie Évangeline
0	0	0	182,806	182,806	10,871	333,101	** Société de fiducie de la Banque Hongkong
0	0	0	41,889	41,889	6,816	106,055	** La Société de Trust Household
0	0	18,269	320,911	339,180	6,807	473,321	** Société de Fiducie Privée Marchande
0	0	5,813	2,235,621	2,241,434	40,770	2,634,943	Compagnie Montréal Trust
0	0	6,583	4,663,798	4,670,381	59,884	5,767,806	Compagnie Montréal Trust du Canada
0	0	171,690	294,033	465,723	61,953	1,192,789	** Société de Fiducie Mutuelle
0	0	40,552	943,586	984,138	21,464	1,146,452	Société de fiducie Natcan
0	0	0	0	0	2,643	13,400	** La Société de fiducie du Nord, Canada
0	0	157,001	94,905	251,906	9,856	317,582	** Société de Fiducie Peace Hills
0	0	10	169,820	169,830	26,630	260,464	** Compagnie de Fiducie Peoples
0	0	0	0	0	13	1,358	** Compagnie de Fiducie Provinciale
0	0	0	0	0	41,879	64,551	Compagnie Trust R-M
0	0	57,749	1,918,459	1,976,208	91,207	3,516,326	Compagnie Trust Royal
0	0	51,743	5,453,321	5,505,064	406,138	9,193,837	Société Trust Royal du Canada
0	0	1,018	0	1,018	21,449	324,390	** State Street Trust Company Canada
0	0	25,509	1,826,765	1,852,274	56,297	2,276,180	** Compagnie de Fiducie Sun Life
0	0	63,283	297	63,580	21,998	629,079	** Trust Société de Banque Suisse
0	0	983	0	983	7,332	365,439	Société de fiducie TD
0	0	3,767	364,831	368,598	6,392	472,739	** Fiducie Trimark
0	0	0	0	0	14,086	53,243	Société de Fiducie Banque de Montréal
0	0	0	13,422	13,422	1,341	18,398	** La Société de fiducie de la London Life
■	■	759,631	26,660,103	27,419,734	1,153,449	38,990,440	<b>TOTAL DES SOCIÉTÉS DE FIDUCIE +</b>
0	0	0	28,803,675	28,803,675	103,279	29,569,325	Société Hypothécaire Banque de Montréal
0	64	12,255,213	23,575,325	35,830,602	1,603,490	44,860,418	** Hypothèques Trustco Canada
0	0	0	19,900,628	19,900,628	135,779	20,141,863	La Société d'Hypothèques CIBC
0	0	244	370,064	370,308	39,177	476,154	Hypothèques CIBC Inc.
0	0	130	128,230	128,360	6,880	147,247	** Granville Société d'Épargne et d'Hypothèque
0	0	7,872	4,328,744	4,336,616	36,041	5,864,223	** Société Hypothécaire de Hongkong Bank
0	0	0	217,938	217,938	702	243,165	Société d'Épargne et d'Hypothèque Banque Laurentienne
0	0	4,329	320,145	324,474	3,044	335,971	** League Savings and Mortgage Company
0	0	0	5,575	5,575	383	9,648	** Corporation Nationale d'Hypothèque Mandate
0	0	0	4,361,904	4,361,904	19,479	4,453,232	Corporation MontrorServices
0	0	0	171,125	171,125	714	183,603	** Société de Placements Hypothécaires MTC
0	0	95,720	10,363,785	10,459,505	68,004	14,013,297	Société d'Hypothèques de la Banque Royale
0	0	6,622	6,465,382	6,472,004	76,741	6,556,852	** Société Hypothécaire Scotia
0	0	0	22,950	22,950	11,575	46,311	Société d'Hypothèque Security Home
0	0	0	209,433	209,433	6,976	302,531	** Société d'Épargne et d'Hypothèques Sun Life
0	0	2,422,646	23,899,613	26,322,259	153,661	26,632,346	Société d'Hypothèques TD
0	0	422,529	4,607,132	5,029,661	25,194	5,054,855	La Société d'Hypothèques Pacific TD
0	0	0	1,708,040	1,708,040	15,185	1,889,375	Société d'Hypothèques Victoria et Grey
■	■	15,215,305	129,459,688	144,675,057	2,306,304	160,780,416	<b>TOTAL DES SOCIÉTÉS DE PRÊT +</b>

\*\* Exercice se terminant le 31 décembre

+N.B. : Ceci combine les résultats de toutes les sociétés, incluant les données d'octobre et de décembre



**LIABILITIES as at end of fiscal year, 1996 (in thousands of dollars)**

Name of Company	Deposits / Dépôts				Cheques and other items in transit	Advances from the Bank of Canada	Other liabilities /	
	Demand	Notice	Fixed-term	Total			Acceptances	Liabilities of subsidiaries other than deposits
	À vue	À préavis	À terme fixe	Total			Acceptations	Engagements de filiales, autres que des dépôts
** AGF Trust Company	182	0	92,963	93,145	0	0	0	0
The Bank of Nova Scotia Trust Company	0	312,040	27,335	339,375	0	0	0	0
** The Canada Trust Company	0	1,193,320	4,162,932	5,356,252	66	0	0	86,996
Canadian Western Trust Company	10	21,483	238,891	260,384	0	0	0	0
CIBC Trust Corporation	455,714	0	642,119	1,097,833	0	0	0	0
** Citizens Trust Company	6,948	38,956	502,139	548,043	0	0	0	0
** Co-operative Trust Company of Canada	0	20,473	824,488	844,961	1,621	0	0	0
** Commercial Trust	0	0	0	0	0	0	0	0
** The Equitable Trust Company	0	0	177,217	177,217	0	0	0	0
** Evangeline Trust Company	3,351	0	30,609	33,960	0	0	0	0
** Hongkong Bank Trust Company	0	2,815	139,335	142,150	1,757	0	0	24,588
** Household Trust Company	11,969	0	57,231	69,200	0	0	0	0
** Merchant Private Trust Company	90	0	424,546	424,636	0	0	0	0
Montreal Trust Company	0	49,253	2,323,615	2,372,868	58	0	0	0
Montreal Trust Company of Canada	0	1,811,092	3,392,748	5,203,840	0	0	0	0
** The Mutual Trust Company	156,689	0	690,762	847,451	0	0	0	0
Natcan Trust Company	0	46,574	998,227	1,044,801	(86)	0	0	0
** The Northern Trust Company, Canada	1,800	0	0	1,800	0	0	0	0
** Peace Hills Trust Company	80,709	0	199,482	280,191	0	0	0	0
** Peoples Trust Company	0	0	225,112	225,112	0	0	0	0
** Provincial Trust	0	0	0	0	12	0	0	0
R-M Trust Company	0	0	0	0	0	0	0	0
The Royal Trust Company	80,124	179,526	2,869,843	3,129,493	4,544	0	0	0
Royal Trust Corporation of Canada	572,814	1,015,037	6,330,268	7,918,119	53,197	0	0	0
** State Street Trust	234,820	24,866	22,108	281,794	0	0	0	0
** Sun Life Trust Company	11,800	0	1,961,178	1,972,978	0	0	0	0
** Swiss Bank Corporation Trust	65,571	140,987	350,247	556,805	0	0	0	0
TD Trust Company	172,456	0	170,012	342,468	0	0	0	0
** Trimark Trust Company	29,040	0	397,050	426,090	1,264	0	0	0
The Trust Company of Bank of Montreal	29,126	0	0	29,126	0	0	0	0
** Trust Company of London Life	0	0	7,558	7,558	0	0	0	0
<b>TOTAL TRUST COMPANIES +</b>	<b>1,913,213</b>	<b>4,856,422</b>	<b>27,258,015</b>	<b>34,027,650</b>	<b>62,433</b>	<b>0</b>	<b>0</b>	<b>111,584</b>
Bank of Montreal Mortgage Corp.	0	0	26,696,134	26,696,134	0	0	0	0
** Canada Trustco Mortgage Company	212,400	15,812,295	23,270,198	39,294,893	26,110	0	0	15,278
CIBC Mortgage Corporation	3,659,587	0	12,655,830	16,315,417	0	0	0	1,953,431
CIBC Mortgages Inc.	37,875	0	353,239	391,114	0	0	0	0
** Granville Savings and Mortgage Corporation	137	21,810	105,658	127,605	0	0	0	0
** Hongkong Bank Mortgage Corp.	0	951,004	4,136,866	5,087,870	0	0	0	222,687
Laurentian Bank Savings and Mortgage Corporation	0	0	222,439	222,439	0	0	0	0
** League Savings and Mortgage Company	5,274	15,244	282,627	303,145	0	0	0	0
** Mandate National Mortgage Corporation	0	0	0	0	0	0	0	0
Montro Services Corporation	0	0	0	0	0	0	0	0
** MTC Mortgage Investment Corporation	0	855	141,792	142,647	0	0	0	0
Royal Bank Mortgage Corporation	0	5,965,346	5,793,284	11,758,630	0	0	0	0
** Scotia Mortgage Corporation	0	3,945,810	2,045,693	5,991,503	0	0	0	0
Security Home Mortgage Corporation	27,238	0	14,964	42,202	0	0	0	0
** Sun Life Savings and Mortgage Corporation	63	0	264,364	264,427	0	0	0	0
TD Mortgage Corporation	0	6,962,841	15,385,713	22,348,554	0	0	0	2,328,501
TD Pacific Mortgage Corporation	0	1,383,860	2,084,076	3,467,936	0	0	0	1,251,103
Victoria and Grey Mortgage Corporation	0	1,038	1,708,729	1,709,767	0	0	0	0
<b>TOTAL LOAN COMPANIES +</b>	<b>3,942,574</b>	<b>35,060,103</b>	<b>95,161,606</b>	<b>134,164,283</b>	<b>26,110</b>	<b>0</b>	<b>0</b>	<b>5,771,000</b>

\*\* December 31 year-end

\*Note : This combines the results of all companies, including October and December year-end data

**PASSIF à la fin de l'année fiscale 1996 (en milliers de dollars)**

Autres éléments de passif							Nom de la société
Insurance-related liabilities	Other liabilities	Non-controlling interests in subsidiaries	Total	Subordinated debt	Shareholders' equity	Total liabilities and shareholders' equity	
Engagements liés aux opérations d'assurances	Autres éléments de passif	Participations sans contrôle dans des filiales	Total	Dettes subordonnées	Avoir des actionnaires	Total du passif et de l'avoir des actionnaires	
0	4,112	0	4,112	0	12,423	109,680	** Compagnie de Fiducie AGF
0	1,975	0	1,975	0	17,997	359,347	La Société de Fiducie Banque de Nouvelle-Écosse
0	214,337	0	301,399	100,000	298,623	6,056,274	** La Société Canada Trust
0	6,244	0	6,244	8,000	14,462	289,090	Canadian Western Trust Company
361	47,106	0	47,467	15,000	53,353	1,213,653	Compagnie Trust CIBC
0	21,005	0	21,005	9,000	27,374	605,422	** Compagnie de fiducie Citizens Trust
0	48,110	0	49,731	14,384	46,196	955,272	** Co-operative Trust Company of Canada
0	45	0	45	0	3,511	3,556	** Compagnie de Fiducie Commerciale Limitée
0	5,315	0	5,315	0	15,669	198,201	** L'Équitable, Compagnie de Fiducie
0	1,295	0	1,295	0	3,237	38,492	** Société de Fiducie Evangeline
0	6,311	0	32,656	0	158,295	333,101	** Société de fiducie de la Banque Hongkong
0	14,354	0	14,354	0	22,501	106,055	** La Société de Trust Household
0	15,096	0	15,096	16,300	17,289	473,321	** Société de Fiducie Privée Marchande
0	102,711	0	102,769	50,000	109,306	2,634,943	Compagnie Montréal Trust
0	182,477	0	182,477	110,000	271,489	5,767,806	Compagnie Montréal Trust du Canada
0	171,308	0	171,308	75,000	99,030	1,192,789	** Société de Fiducie Mutuelle
0	31,631	0	31,545	0	70,106	1,146,452	Société de fiducie Natcan
0	517	0	517	0	11,083	13,400	** La Société de fiducie du Nord, Canada
0	6,053	0	6,053	0	31,338	317,582	** Société de Fiducie Peace Hills
0	11,497	0	11,497	0	23,855	260,464	** Compagnie de Fiducie Peoples
0	(6)	0	6	0	1,352	1,358	** Compagnie de Fiducie Provinciale
0	29,317	0	29,317	0	35,234	64,551	Compagnie Trust R-M
0	156,259	0	160,803	98,000	128,030	3,516,326	Compagnie Trust Royal
0	366,889	0	420,086	274,834	580,798	9,193,837	Société Trust Royal du Canada
0	20,455	0	20,455	0	22,141	324,390	** State Street Trust Company Canada
0	108,875	0	108,875	0	194,327	2,276,180	** Compagnie de Fiducie Sun Life
0	11,941	0	11,941	19,000	41,333	629,079	** Trust Société de Banque Suisse
0	4,818	0	4,818	0	18,153	365,439	Société de fiducie TD
0	16,051	0	17,315	0	29,334	472,739	** Fiducie Trimark
0	11,347	0	11,347	0	12,770	53,243	Société de Fiducie Banque de Montréal
0	425	0	425	0	10,415	18,398	** La Société de fiducie de la London Life
<b>361</b>	<b>1,617,870</b>	<b>0</b>	<b>1,792,248</b>	<b>789,518</b>	<b>2,381,024</b>	<b>38,990,440</b>	<b>TOTAL DES SOCIÉTÉS DE FIDUCIE +</b>
0	1,385,846	7,994	1,393,840	600,000	879,351	29,569,325	Société Hypothécaire Banque de Montréal
0	3,272,760	0	3,314,148	500,000	1,751,377	44,860,418	** Hypothèques Trustco Canada
0	743,060	0	2,696,491	435,000	694,955	20,141,863	La Société d'Hypothèques CIBC
0	54,570	0	54,570	0	30,470	476,154	Hypothèques CIBC Inc
0	4,450	0	4,450	0	15,192	147,247	** Granville Société d'Épargne et d'Hypothèque
0	71,502	0	294,189	276,908	205,256	5,864,223	** Société Hypothécaire de Hongkong Bank
0	8,440	0	8,440	0	12,286	243,165	Société d'Épargne et d'Hypothèque Banque Laurentienne
0	12,799	0	12,799	0	20,027	335,971	** League Savings and Mortgage Company
0	238	0	238	0	9,410	9,648	** Corporation Nationale d'Hypothèque Mandate
0	10,363	0	10,363	4,230,000	212,869	4,453,232	Corporation MontroServices
0	4,860	0	4,860	0	36,096	183,603	** Société de Placements Hypothécaires MTC
0	340,754	0	340,754	820,000	1,093,913	14,013,297	Société d'Hypothèques de la Banque Royale
0	168,415	0	168,415	140,000	256,934	6,556,852	** Société Hypothécaire Scotia
0	1,565	0	1,565	0	2,544	46,311	Société d'Hypothèque Security Home
0	17,021	0	17,021	0	21,083	302,531	** Société d'Épargne et d'Hypothèques Sun Life
0	594,054	0	2,922,555	650,000	711,237	26,632,346	La Société d'Hypothèques TD
0	80,850	0	1,331,953	118,000	136,966	5,054,855	La Société d'Hypothèques Pacific TD
0	55,877	0	55,877	18,000	105,731	1,889,375	Société d'Hypothèques Victoria et Grey
<b>0</b>	<b>6,827,424</b>	<b>7,994</b>	<b>12,632,528</b>	<b>7,787,908</b>	<b>6,195,697</b>	<b>160,780,416</b>	<b>TOTAL DES SOCIÉTÉS DE PRÊT +</b>

\*\* Exercice se terminant le 31 décembre

\*N.B. : Ceci combine les résultats de toutes les sociétés, incluant les données d'octobre et de décembre

**SUMMARY OF CONSOLIDATED STATEMENT OF INCOME  
FOR THE TWELVE MONTHS ENDED 1996**

**ÉTAT CONSOLIDÉ DES REVENUS POUR LES DOUZE MOIS  
TERMINÉS EN 1996**



# **CONSOLIDATED STATEMENT OF INCOME / ÉTAT CONSOLIDÉ DES REVENUS**

for the 12 months ended 1996 / pour les douze mois terminés 1996

(in thousands of dollars) / (en milliers de dollars)

Name of Company  Nom de la société	Income from deposits with regulated financial institutions  Revenu de dépôts à des institutions financières réglementées	Income from securities  Revenu de valeurs mobilières	Income from loans  Revenu de prêts	Total interest income, including dividends  Total du revenu d'intérêt, y compris les dividendes	Interest on deposits  Intérêt sur les dépôts
** AGF Trust Company ** Compagnie de Fiducie AGF.....	273	461	7,632	8,366	5,971
The Bank of Nova Scotia Trust Company La Société de Fiducie Banque de Nouvelle-Écosse.....	5,149	9,944	1,826	16,919	14,074
** The Canada Trust Company ** La Société Canada Trust.....	0	33,827	413,724	447,551	345,372
Canadian Western Trust Company Canadian Western Trust Company.....	0	0	0	0	0
CIBC Trust Corporation Compagnie Trust CIBC.....	4,046	2,624	85,258	91,928	71,166
** Citizens Trust Company ** Compagnie de fiducie Citizens Trust.....	108	2,363	43,562	46,033	34,309
** Co-operative Trust Company of Canada ** Co-operative Trust Company of Canada.....	1,952	5,748	72,579	80,279	59,621
** Commercial Trust ** Compagnie de Fiducie Commerciale Limitée.....	0	157	0	157	0
** The Equitable Trust Company ** L'Équitable, Compagnie de Fiducie.....	408	513	14,189	15,110	10,479
** Evangeline Trust Company ** Société de Fiducie Evangeline.....	29	228	2,973	3,230	2,258
** Hongkong Bank Trust Company ** Société de fiducie de la Banque Hongkong.....	796	9,989	17,656	28,441	14,881
** Household Trust Company ** La Société de Trust Household.....	2,987	1,295	7,008	11,290	8,568
** Merchant Private Trust Company ** Société de Fiducie Privée Marchande.....	566	7,442	18,947	26,955	20,691
Montreal Trust Company Compagnie Montréal Trust.....	5,418	13,789	193,830	213,037	163,211
Montreal Trust Company of Canada Compagnie Montréal Trust du Canada.....	10,343	32,742	434,488	477,573	354,212
** The Mutual Trust Company ** Société de Fiducie Mutuelle.....	364	32,913	52,121	85,398	56,844
Natcan Trust Company Société de fiducie Natcan.....	4,595	21,982	71,612	98,189	72,449
** The Northern Trust Company, Canada ** La Société de fiducie du Nord, Canada.....	65	646	0	711	22
** Peace Hills Trust Company ** Société de Fiducie Peace Hills.....	939	2,897	19,820	23,656	20,011
** Peoples Trust Company ** Compagnie de Fiducie Peoples.....	395	3,308	18,186	21,889	13,994
** Provincial Trust ** Compagnie de Fiducie Provinciale.....	0	88	0	88	0
R-M Trust Company Compagnie Trust R-M.....	401	595	3,428	4,424	0
The Royal Trust Company Compagnie Trust Royal.....	20,832	76,761	179,027	276,620	221,865
Royal Trust Corporation of Canada Société Trust Royal du Canada.....	54,856	252,419	419,076	726,351	573,144
** State Street Trust ** State Street Trust Company Canada.....	9,033	0	314	9,347	6,845
** Sun Life Trust Company ** Compagnie de Fiducie Sun Life.....	0	19,525	155,736	175,261	136,289
** Swiss Bank Corporation Trust ** Trust Société de Banque Suisse.....	13,884	1,017	971	15,872	11,022
TD Trust Company Société de fiducie TD.....	3,875	14,540	100	18,515	13,909
** Trnmark Trust Company ** Fiducie Trnmark.....	1,707	1,193	35,349	38,249	26,393
The Trust Company of Bank of Montreal Société de Fiducie Banque de Montréal.....	1,274	443	0	1,717	775
** Trust Company of London Life ** La Société de fiducie de la London Life.....	0	379	473	852	244
<b>TOTAL TRUST COMPANIES + TOTAL DES SOCIÉTÉS DE FIDUCIE +</b>	<b>144,295</b>	<b>549,828</b>	<b>2,269,885</b>	<b>2,964,008</b>	<b>2,258,619</b>

\*\* December 31 year-end

+Note : This combines the results of all companies, including October and December year-end data



# CONSOLIDATED STATEMENT OF INCOME / ÉTAT CONSOLIDÉ DES REVENUS

for the 12 months ended 1996 / pour les douze mois terminés 1996

(in thousands of dollars) / (en milliers de dollars)

Interest on subordinated debt	Interest on liabilities other than deposits and subordinated debt	Total interest expense	Net interest income	Charge for Impairment	Net interest income after charge for impairment	Non-interest income	Net interest and non-interest income
Intérêt sur les dettes subordonnées	Intérêt sur les engagements autres que les dépôts et les dettes subordonnées	Total des frais d'intérêt	Revenu net d'intérêt	Charges de créances douteuses	Revenu net d'intérêt après charges de créances douteuses	Revenus autres que d'intérêt	Revenu net d'intérêt et autres que d'intérêt
0	0	5,971	2,395	96	2,299	860	3,155
0	0	14,074	2,845	0	2,845	1,589	4,434
6,181	6,871	358,424	89,127	(11,790)	100,917	172,446	273,363
0	0	0	0	0	0	0	0
1,053	0	72,219	19,709	1,062	18,647	16,802	35,449
861	0	35,170	10,863	1,891	8,972	2,921	11,893
940	1,349	61,910	18,369	46	18,323	6,832	25,155
0	0	0	157	0	157	1	158
0	0	10,479	4,631	480	4,151	768	4,919
0	0	2,258	972	50	922	147	1,069
0	(123)	14,758	13,683	29	13,654	3,980	17,634
0	0	8,568	2,722	(3,064)	5,786	4,701	10,487
1,040	0	21,731	5,224	626	4,598	4,157	8,755
0	4,243	167,454	45,583	22,563	23,020	41,546	64,566
0	6,099	360,311	117,262	35,667	81,595	87,089	168,684
513	0	57,357	28,041	10,880	17,161	32,584	49,745
0	6	72,455	25,734	57	25,677	(22)	25,655
0	0	22	689	0	689	1,368	2,057
0	0	20,011	3,645	368	3,277	3,640	6,917
0	13	14,007	7,882	884	6,998	1,446	8,444
0	0	0	88	0	88	0	88
0	32	32	4,392	0	4,392	34,018	38,410
7,180	0	229,045	47,575	2,767	44,808	97,091	141,899
15,754	0	588,898	137,453	11,977	125,476	253,767	379,243
0	0	6,845	2,502	0	2,502	22,888	25,390
0	0	136,289	38,972	(10,846)	49,818	3,097	52,915
928	0	11,950	3,922	0	3,922	3,327	7,249
0	0	13,909	4,606	0	4,606	27,327	31,933
0	0	26,393	11,856	2,056	9,800	848	10,648
0	0	775	942	0	942	51,100	52,042
0	0	244	608	0	608	0	608
<b>34,450</b>	<b>18,490</b>	<b>2,311,559</b>	<b>652,449</b>	<b>65,799</b>	<b>586,650</b>	<b>876,318</b>	<b>1,462,968</b>

\*\* Exercice se terminant le 31 décembre

+ N.B. : Ceci combine les résultats de toutes les sociétés, incluant les données d'octobre et de décembre

# **CONSOLIDATED STATEMENT OF INCOME / ÉTAT CONSOLIDÉ DES REVENUS**

for the 12 months ended 1996 / pour les douze mois terminés 1996

(in thousands of dollars) / (en milliers de dollars)

Name of Company  Nom de la société	Salaries, pensions and other staff benefits  Salaires, contributions aux caisses de retraite et autres avantages sociaux	Premises and equipment expenses, including depreciation  Frais de locaux et de matériel, y compris l'amortissement	Other expenses  Autres frais	Total non-interest expenses  Total des frais autres que d'intérêt	Net income before provision for income taxes  Revenu net avant la provision pour impôts sur le revenu
** AGF Trust Company ** Compagnie de Fiducie AGF	1,317	259	1,521	3,097	62
The Bank of Nova Scotia Trust Company La Société de Fiducie Banque de Nouvelle-Écosse	1,635	224	1,726	3,585	849
** The Canada Trust Company ** La Société Canada Trust	137,202	59,548	62,379	259,129	14,234
Canadian Western Trust Company Canadian Western Trust Company	0	0	0	0	0
CIBC Trust Corporation Compagnie Trust CIBC	20,083	4,445	6,921	31,449	4,000
** Citizens Trust Company ** Compagnie de fiducie Citizens Trust	4,370	2,623	6,600	13,593	(1,700)
** Co-operative Trust Company of Canada ** Co-operative Trust Company of Canada	9,239	2,836	4,706	16,781	8,374
** Commercial Trust ** Compagnie de Fiducie Commerciale Limitée	0	0	155	155	3
** The Equitable Trust Company ** L'Équitable, Compagnie de Fiducie	929	145	1,130	2,204	2,715
** Evangeline Trust Company ** Société de Fiducie Evangeline	296	174	463	933	136
** Hongkong Bank Trust Company ** Société de fiducie de la Banque Hongkong	2,322	551	7,555	10,428	7,206
** Household Trust Company ** La Société de Trust Household	0	0	8,831	8,831	1,656
** Merchant Private Trust Company ** Société de Fiducie Privée Marchande	1,579	985	4,313	6,877	1,878
Montreal Trust Company Compagnie Montréal Trust	18,440	2,609	21,045	42,094	22,472
Montreal Trust Company of Canada Compagnie Montréal Trust du Canada	44,221	14,086	14,322	72,629	96,055
** The Mutual Trust Company ** Société de Fiducie Mutuelle	15,647	6,049	10,436	32,132	17,613
Natcan Trust Company Société de fiducie Natcan	336	406	15,372	16,114	9,541
** The Northern Trust Company, Canada ** La Société de fiducie du Nord, Canada	526	348	1,036	1,910	147
** Peace Hills Trust Company ** Société de Fiducie Peace Hills	3,602	1,026	2,175	6,803	114
** Peoples Trust Company ** Compagnie de Fiducie Peoples	2,098	422	3,204	5,724	2,720
** Provincial Trust ** Compagnie de Fiducie Provinciale	0	0	32	32	56
R-M Trust Company Compagnie Trust R-M	16,232	5,585	8,634	30,451	7,959
The Royal Trust Company Compagnie Trust Royal	29,195	30,913	38,335	98,443	43,456
Royal Trust Corporation of Canada Société Trust Royal du Canada	133,812	101,010	90,504	325,326	53,917
** State Street Trust ** State Street Trust Company Canada	10,283	3,107	8,837	22,227	3,163
** Sun Life Trust Company ** Compagnie de Fiducie Sun Life	8,520	4,813	30,847	44,180	8,735
** Swiss Bank Corporation Trust ** Trust Société de Banque Suisse	0	0	6,228	6,228	1,021
TD Trust Company Société de fiducie TD	0	0	30,549	30,549	1,384
** Trimark Trust Company ** Fiducie Trimark	3,435	2,239	3,653	9,327	1,321
The Trust Company of Bank of Montreal Société de Fiducie Banque de Montréal	11,984	13,949	23,086	49,019	3,023
** Trust Company of London Life ** La Société de fiducie de la London Life	283	211	795	1,289	(681)
<b>TOTAL TRUST COMPANIES + TOTALS DES SOCIÉTÉS DE FIDUCIE +</b>	<b>477,686</b>	<b>258,563</b>	<b>415,390</b>	<b>1,151,539</b>	<b>311,429</b>

\*\* December 31 year-end

\*Note : This combines the results of all companies, including October and December year-end data

# **CONSOLIDATED STATEMENT OF INCOME / ÉTAT CONSOLIDÉ DES REVENUS**

for the 12 months ended 1996 / pour les douze mois terminés 1996

(in thousands of dollars) / (en milliers de dollars)

Provision for income taxes	Net income before non-controlling interests in subsidiaries	Non-controlling interests in subsidiaries	Net income before extraordinary items	Extraordinary items	Net income
Provision pour impôts sur le revenu	Revenu net avant les participations sans contrôle dans des filiales	Participations sans contrôle dans des filiales	Revenu net avant les éléments extraordinaires	Éléments extraordinaires	Revenu net
(95)	157	0	157	0	157
404	445	0	445	0	445
8,854	5,380	0	5,380	0	5,380
0	0	0	0	0	0
0	4,000	0	4,000	0	4,000
(576)	(1,124)	0	(1,124)	0	(1,124)
4,001	4,373	0	4,373	0	4,373
(15)	18	0	18	0	18
1,268	1,447	0	1,447	0	1,447
25	111	0	111	0	111
600	6,606	0	6,606	0	6,606
790	866	0	866	0	866
(218)	2,096	0	2,096	0	2,096
8,682	13,790	0	13,790	0	13,790
42,145	53,910	0	53,910	0	53,910
7,399	10,214	0	10,214	0	10,214
4,496	5,045	0	5,045	0	5,045
70	77	0	77	0	77
101	13	0	13	0	13
1,252	1,468	0	1,468	0	1,468
28	28	0	28	0	28
4,140	3,819	0	3,819	0	3,819
22,281	21,175	0	21,175	0	21,175
27,193	26,724	0	26,724	0	26,724
1,315	1,848	0	1,848	0	1,848
3,501	5,234	0	5,234	0	5,234
234	787	0	787	0	787
176	1,208	0	1,208	0	1,208
708	613	0	613	(536)	1,149
1,413	1,610	0	1,610	0	1,610
(137)	(544)	0	(544)	0	(544)
<b>140,035</b>	<b>171,394</b>	<b>0</b>	<b>171,394</b>	<b>(536)</b>	<b>171,930</b>

\*\* Exercice se terminant le 31 décembre

\*N.B. : Ceci combine les résultats de toutes les sociétés, incluant les données d'octobre et de décembre



# **CONSOLIDATED STATEMENT OF INCOME / ÉTAT CONSOLIDÉ DES REVENUS**

for the 12 months ended 1996 / pour les douze mois terminés 1996

(in thousands of dollars) / (en milliers de dollars)

Name of Company  Nom de la société	Income from deposits with regulated financial institutions  Revenu de dépôts à des institutions financières réglementées	Income from securities  Revenu de valeurs mobilières	Income from loans  Revenu de prêts	Total interest income, including dividends  Total du revenu d'intérêt, y compris les dividendes	Interest on deposits  Intérêt sur les dépôts
Bank of Montreal Mortgage Corp. Société Hypothécaire Banque de Montréal.....	39,275	48,201	2,168,110	2,255,586	1,730,165
** Canada Trustco Mortgage Company ** Hypothèques Trustco Canada.....	687	395,917	2,697,416	3,094,020	1,977,628
CIBC Mortgage Corporation La Société d'Hypothèques CIBC.....	59,851	9,387	1,662,540	1,731,778	1,091,538
CIBC Mortgages Inc. Hypothèques CIBC Inc.....	0	6,680	35,317	41,997	31,900
** Granville Savings and Mortgage Corporation ** Granville Société d'Épargne et d'Hypothèque.....	154	507	12,989	13,650	8,292
** Hongkong Bank Mortgage Corp. ** Société Hypothécaire de Hongkong Bank.....	0	84,871	285,918	370,789	255,047
Laurentian Bank Savings and Mortgage Corporation Société d'Épargne et d'Hypothèque Banque Laurentienne.....	1,107	2,803	12,795	16,705	14,508
** League Savings and Mortgage Company ** League Savings and Mortgage Company.....	345	200	27,352	27,897	20,790
** Mandate National Mortgage Corporation ** Corporation Nationale d'Hypothèque Mandate.....	84	0	376	460	0
Monro Services Corporation Corporation MonroServices.....	14,172	0	343,149	357,321	0
** MTC Mortgage Investment Corporation ** Société de Placements Hypothécaires MTC.....	135	280	14,152	14,567	10,358
Royal Bank Mortgage Corporation Société d'Hypothèques de la Banque Royale.....	77,373	50,243	1,167,327	1,294,943	729,883
** Scotia Mortgage Corporation ** Société Hypothécaire Scotia.....	0	0	583,000	583,000	378,213
Security Home Mortgage Corporation Société d'Hypothèque Security Home.....	315	0	2,304	2,619	2,916
** Sun Life Savings and Mortgage Corporation ** Société d'Épargne et d'Hypothèques Sun Life.....	0	4,554	18,623	23,177	17,718
TD Mortgage Corporation La Société d'Hypothèques TD.....	2,909	8,667	2,068,459	2,080,035	1,169,608
TD Pacific Mortgage Corporation La Société d'Hypothèques Pacific TD.....	9	0	391,875	391,884	168,722
Victoria and Grey Mortgage Corporation Société d'Hypothèques Victoria et Grey.....	2,382	7,023	154,958	164,363	121,476
<b>TOTAL LOAN COMPANIES + TOTAL DES SOCIÉTÉS DE PRÊT +</b>	<b>198,798</b>	<b>619,333</b>	<b>11,646,660</b>	<b>12,464,791</b>	<b>7,728,762</b>

\*\* December 31 year-end

+Note : This combines the results of all companies, including October and December year-end data.

# **CONSOLIDATED STATEMENT OF INCOME / ÉTAT CONSOLIDÉ DES REVENUS**

for the 12 months ended 1996 / pour les douze mois terminés 1996

(in thousands of dollars) / (en milliers de dollars)

Interest on subordinated debt	Interest on liabilities other than deposits and subordinated debt	Total interest expense	Net interest income	Charge for impairment	Net interest income after charge for impairment	Non-interest income	Net interest and non-interest income
Intérêt sur les dettes subordonnées	Intérêt sur les engagements autres que les dépôts et les dettes subordonnées	Total des frais d'intérêt	Revenu net d'intérêt	Charges de créances douteuses	Revenu net d'intérêt après charges de créances douteuses	Revenus autres que d'intérêt	Revenu net d'intérêt et autres que d'intérêt
48,255	7	1,778,427	477,159	0	477,159	121	477,280
46,710	31,037	2,055,375	1,038,645	158,270	880,375	512,296	1,392,671
33,075	120,934	1,245,547	486,231	0	486,231	2,190	488,421
1,478	4,774	38,152	3,845	198	3,647	30,653	34,300
0	0	8,292	5,358	2,658	2,700	1,321	4,021
18,710	0	273,757	97,032	695	96,337	5,134	101,471
0	0	14,508	2,197	0	2,197	0	2,197
0	0	20,790	7,107	375	6,732	772	7,504
0	0	0	460	8	452	105	557
0	44,899	44,899	312,422	0	312,422	285	312,707
0	0	10,358	4,209	35	4,174	98	4,272
81,814	395	812,092	482,851	0	482,851	3,179	486,030
0	0	378,213	204,787	2,176	202,611	5,527	208,138
0	0	2,916	(297)	4,939	(5,236)	928	(4,305)
0	0	17,718	5,459	107	5,352	102	5,454
50,242	38,577	1,258,427	821,608	0	821,608	9,484	831,092
9,095	46,480	224,297	167,587	0	167,587	2,091	169,678
0	139	121,615	42,748	693	42,055	21	42,076
<b>289,379</b>	<b>287,242</b>	<b>8,305,383</b>	<b>4,159,408</b>	<b>170,154</b>	<b>3,989,254</b>	<b>574,307</b>	<b>4,563,561</b>

\*\* Exercice se terminant le 31 décembre

+N.B. : Ceci combine les résultats de toutes les sociétés, incluant les données d'octobre et de décembre

# **CONSOLIDATED STATEMENT OF INCOME / ÉTAT CONSOLIDÉ DES REVENUS**

for the 12 months ended 1996 / pour les douze mois terminés 1996

(in thousands of dollars) / (en milliers de dollars)

Name of Company  Nom de la société	Salaries, pensions and other staff benefits  Salaires, contributions aux caisses de retraite et autres avantages sociaux	Premises and equipment expenses, including depreciation  Frais de locaux et de matériel, y compris l'amortissement	Other expenses  Autres frais	Total non-interest expenses  Total des frais autres que d'intérêt	Net income before provision for income taxes  Revenu net avant la provision pour impôts sur le revenu
Bank of Montreal Mortgage Corp Société Hypothécaire Banque de Montréal.....	0	0	404,171	404,171	73,109
** Canada Trustco Mortgage Company ** Hypothèques Trustco Canada .....	533,443	266,692	281,189	1,081,324	311,347
CIBC Mortgage Corporation La Société d'Hypothèques CIBC.....	8,656	1,811	291,239	301,706	186,715
CIBC Mortgages Inc. Hypothèques CIBC Inc.....	10,585	4,798	6,556	21,939	12,361
** Granville Savings and Mortgage Corporation ** Granville Société d'Épargne et d'Hypothèque.....	847	217	1,038	2,102	1,919
** Hongkong Bank Mortgage Corp. ** Société Hypothécaire de HongkongBank.....	0	0	44,765	44,765	56,706
Laurentian Bank Savings and Mortgage Corporation Société d'Épargne et d'Hypothèque Banque Laurentienne.....	0	0	1,345	1,345	852
** League Savings and Mortgage Company ** League Savings and Mortgage Company.....	1,334	786	4,225	6,345	1,159
** Mandate National Mortgage Corporation ** Corporation Nationale d'Hypothèque Mandate.....	0	0	178	178	379
Montro Services Corporation Corporation MontroServices .....	234	50	2,367	2,651	310,056
** MTC Mortgage Investment Corporation ** Société de Placements Hypothécaires MTC.....	0	0	1,504	1,504	2,768
Royal Bank Mortgage Corporation Société d'Hypothèques de la Banque Royale.....	0	0	111,120	111,120	374,910
** Scotia Mortgage Corporation ** Société Hypothécaire Scotia .....	2,946	484	105,631	109,061	99,077
Security Home Mortgage Corporation Société d'Hypothèque Security Home.....	1,113	352	1,499	2,964	(7,272)
** Sun Life Savings and Mortgage Corporation ** Société d'Épargne et d'Hypothèques Sun Life .....	0	0	2,783	2,783	2,671
TD Mortgage Corporation La Société d'Hypothèques TD.....	0	0	770,758	770,758	60,334
TD Pacific Mortgage Corporation La Société d'Hypothèques Pacific TD.....	0	0	156,768	156,768	12,910
Victoria and Grey Mortgage Corporation Société d'Hypothèques Victoria et Grey .....	0	10	17,714	17,724	24,352
<b>TOTAL LOAN COMPANIES + TOTAL DES SOCIÉTÉS DE PRÊT +</b>	<b>559,158</b>	<b>275,200</b>	<b>2,204,850</b>	<b>3,039,208</b>	<b>1,524,353</b>

\*\* December 31 year-end

+Note : This combines the results of all companies, including October and December year-end data.

# **CONSOLIDATED STATEMENT OF INCOME / ÉTAT CONSOLIDÉ DES REVENUS**

for the 12 months ended 1996 / pour les douze mois terminés 1996

(in thousands of dollars) / (en milliers de dollars)

Provision for income taxes	Net income before non-controlling interests in subsidiaries	Non-controlling interests in subsidiaries	Net income before extraordinary items	Extraordinary items	Net income
Provision pour impôts sur le revenu	Revenu net avant les participations sans contrôle dans des filiales	Participations sans contrôle dans des filiales	Revenu net avant les éléments extraordinaires	Éléments extraordinaires	Revenu net
36,252	36,857	612	36,245	0	36,245
129,925	181,422	0	181,422	0	181,422
86,105	100,610	0	100,610	0	100,610
5,788	6,573	35	6,538	0	6,538
900	1,019	0	1,019	0	1,019
25,576	31,130	0	31,130	0	31,130
187	665	0	665	0	665
406	753	0	753	0	753
0	379	0	379	0	379
117,889	192,167	0	192,167	0	192,167
63	2,705	0	2,705	0	2,705
141,944	232,966	0	232,966	0	232,966
46,293	52,784	0	52,784	0	52,784
0	(7,272)	0	(7,272)	0	(7,272)
334	2,337	0	2,337	0	2,337
26,947	33,387	0	33,387	0	33,387
6,538	6,372	0	6,372	0	6,372
8,635	15,717	0	15,717	0	15,717
<b>633,782</b>	<b>890,571</b>	<b>647</b>	<b>889,924</b>	<b>0</b>	<b>889,924</b>

\*\* Exercice se terminant le 31 décembre

+N.B. : Ceci combine les résultats de toutes les sociétés, incluant les données d'octobre et de décembre















